Government
Publications

Gov. Doc.
Ont
L

SESSIONAL PAPERS

Volume XXXVII. Part III.

First Session of Eleventh Legislature

OF THE

PROVINCE OF ONTARIO

66716
11 10.05

SESSION 1905

TORONTO:
PRINTED AND PUBLISHED BY L. K. CAMERON
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1905

LIBRARY
JAN 18 1974
UNIVERSITY OF TORONTO

WARWICK BRO'S & RUTTER, Limited, Printers,
TORONTO.

LIST OF SESSIONAL PAPERS.

PRESENTED TO THE HOUSE DURING SESSION.

ARRANGED ALPHABETICALLY.

TITLE.	No.	REMARKS.
Accounts, Public	1	*Printed.*
Agricultural College, Report	14	"
Agricultural and Experimental Union, Report	15	"
Archives, Report	49	"
Asylums, Report	38	"
Bee-Keepers' Association, Report	20	*Printed.*
Births, Marriages and Deaths, Report	9	"
Blind Institute, Report	41	"
Boundaries extension, correspondence	50	*Not printed.*
Bush, George, correspondence	53	"
Children, Neglected, Report	43	*Printed.*
Cohoe, correspondence *re* appointment	55	*Not printed.*
Crown Lands, Report	3	*Printed.*
Dairymen's Association, Report	22	*Printed.*
Deaf and Dumb Institute, Report	42	"
Division Courts, Report	33	"
Education, Report	12	*Printed.*
Education Department, Orders-in-Council	57	*Printed for Distribution only.*
Elections, Return from Records of General	46	*Printed.*
Entomological Society, Report	19	"
Estimates, 1905	2	"
Factories, Report	8	*Printed.*
Fairs and Exhibitions, Report	26	"
Farmers' Institutes, Report	25	"
Fisheries, Report	31	"
Forestry, Report	4	"
Fruit Experiment Stations, Report	17	"
Fruit Growers' Association, Report	16	"
Fumigation Appliances, Report	18	"
Game Commission, Report	30	*Printed.*
Gaols, Prisons, Report	39	"
Good Roads, Report	27	"
Health, Report	36	*Printed.*
Highways, Report	27	"
Hospitals and Charities, Report	40	"

TITLE.	No.	REMARKS.
Indian Claims, North West Angle Treaty No. 3.	61	*Printed.*
Industries, Report	28	"
Insurance, Report	10	"
James Bay Railway route, correspondence	58	*Not printed.*
Judicature Act, Orders-in-Council	51	"
Labour, Report	29	*Printed.*
Legal Offices, Report	34	"
Librarian, Report	47	*Not printed.*
Liquor Licenses, Report of inspection	44	*Printed.*
Liquor Licenses Act, enforcement in N. Hastings	52	*Not printed.*
Liquor License Commissioners, appointment of, in E. Lambton	60	"
Live Stock Associations, Report	23	*Printed.*
Live Stock Registrar, Report	24	"
Loan Corporations, Report	11	"
Lunatic Asylums, Report	38	"
Mines, Report	5	*Printed.*
Mining Divisions, revised Regulations	56	*Printed.*
North West Angle Treaty No. 3, Indian Claims	61	*Printed for Distribution only.*
Prisons and Reformatories, Report	39	*Printed.*
Provincial Municipal Auditor, Report	45	"
Public Accounts, 1904	1	"
Public Works, Report	7	"
Queen Victoria Niagara Falls Park, Report	6	*Printed.*
Railway Legislation in U. States, Report	54	*Printed.*
Registrar-General, Report	9	"
Registry Offices, Report	35	"
River aux Raisin, drainage, correspondence	62	*Not printed.*
Road Making, Report	27	*Printed.*
School Practical Science, calendar	21	*Printed for Distribution only.*
Secretary and Registrar, Report	37	*Printed.*
Statute Distribution, Statement of	59	*Not printed.*
Temiskaming and Northern Ontario Railway, Report	48	*Printed.*
Toronto University, Report	13	"
Toronto University, Report of Commission	32	"

LIST OF SESSIONAL PAPERS.

Arranged in Numerical Order with their Titles at full length; the dates when Ordered and when presented to the Legislature; the name of the Member who moved the same, and whether Ordered to be Printed or not.

CONTENTS OF PART I.

No. 1. Public Accounts of the Province for the year 1904. Presented to the Legislature, March 31st, 1905. *Printed.*

No. 2. Estimates for the service of the Province until the Estimates of the year are finally passed. Presented to the Legislature, 23rd March, 1905. *Not Printed.* Estimates for the year 1905. Presented to the Legislature, 7th April, 1905. *Printed.* Estimates (Supplementary) for the year 1905. Presented to the Legislature, 18th May, 1905. *Printed.*

No. 3. Report of the Commissioner of Crown Lands for the year 1904. Presented to the Legislature, 17th May, 1905. *Printed.*

No. 4. Report of the Clerk of Forestry for the year 1904. Presented to the Legislature, 17th May, 1905. *Printed.*

CONTENTS OF PART II.

No. 5. Report of the Bureau of Mines for the year 1904. Presented to the Legislature, 6th April, 1905. *Printed.*

No. 6. Report of the Commissioners of the Queen Victoria Niagara Falls Park, for the year 1904. Presented to the Legislature, 31st March, 1905. *Printed.*

No. 7. Report of the Commissioner of Public Works for the year 1904 Presented to the Legislature, 31st March, 1905. *Printed.*

No. 8. Report of the Inspectors of Factories for the year 1904. Presented to the Legislature, 15th May, 1905. *Printed.*

No. 9. Report relating to the registration of Births, Marriages and Deaths for the year 1903. Presented to the Legislature, 31st March 1905. *Printed.*

CONTENTS OF PART III.

No. 10. Report of the Inspector of Insurance for the year 1904. Presented to the Legislature, 7th April, 1905. *Printed.*

CONTENTS OF PART IV.

No. 11. Loan Corporations, Statements by Building Societies, Loan and other Companies, for the year 1904. Presented to the Legislature, 3rd May, 1905. *Printed.*

No. 12. Report of the Minister of Education, for the year 1904 with the Statistics of 1903. Presented to the Legislature, 17th May, 1905. *Printed.*

No. 13. Auditors' Report to the Board of Trustees, University of Toronto, on Capital and Income Accounts, for the year ending 30th June, 1904. Presented to the Legislature, 17th May, 1905. *Printed.*

No. 14. Report of the Ontario Agricultural College and Experimental Farm, for the year 1904. Presented to the Legislature, 17th May, 1905. *Printed.*

CONTENTS OF PART V.

No. 15. Report of the Ontario Agricultural and Experimental Union of the Province, for the year 1904. Presented to the Legislature, 3rd April, 1905. *Printed.*

No. 16. Report of the Fruit Growers' Association of the Province, for the year 1904. Presented to the Legislature, 12th April, 1905. *Printed.*

No. 17. Report of the Fruit Experiment Stations of the Province, for the year 1904. Presented to the Legislature, 10th May, 1905. *Printed.*

No. 18. Report of the Inspector of Fumigation Appliances of the Province, for the year 1904. Presented to the Legislature, 15th May. 1905. *Printed.*

No. 19. Report of the Entomological Society, for the year 1904. Presented to the Legislature, 3rd April, 1905. *Printed.*

CONTENTS OF PART VI.

No. 20. Report of the Bee-Keepers' Association of the Province, for the year 1904. Presented to the Legislature, 12th April, 1905. *Printed.*

No. 21. Calendar of the Ontario School of Practical Science, affiliated with the University of Toronto. Presented to the Legislature, 3rd May, 1905. *Printed for distribution only.*

No. 22. Reports of the Dairymen's Associations of the Province, for the year 1904. Presented to the Legislature, 11th April, 1905. *Printed.*

No. 23. Reports of the Live Stock Associations of the Province, for the year 1904. Presented to the Legislature, 15th May, 1905. *Printed.*

No. 24. Report of the Registrar of Live Stock of the Province, for the year 1904. Presented to the Legislature, 15th May, 1905. *Printed.*

CONTENTS OF PART VII.

No. 25. Report of the Farmers' Institutes of the Province, for the year 1904. Presented to the Legislature, 14th April, 1905. *Printed.*

No. 26. Report of Ontario Fairs and Exhibitions of the Province, for the year 1904. Presented to the Legislature, 3rd May, 1905. *Printed.*

No. 27. Report of the Commissioner of Highways, for the year 1904. Presented to the Legislature, 12th April, 1905. *Printed.*

No. 28. Report of the Bureau of Industries of the Province, for the year 1904. Presented to the Legislature, 15th May, 1905. *Printed.*

CONTENTS OF PART VIII.

No. 29. Report of the Bureau of Labour, for the year 1904. Presented to the Legislature, 17th May, 1905. *Printed.*

No. 30. Report of the Ontario Game Commission, for the year 1904. Presented to the Legislature, 9th May, 1905. *Printed.*

No. 31. Report of the Department of Fisheries, for the year 1903. Presented to the Legislature, 3rd April, 1905.

No. 32. Report of Commission appointed to enquire into and report upon the matters referred to in a Resolution of the Senate of the University of Toronto, passed on the 20th January, 1905. Presented to the Legislature, 23rd May, 1905. *Printed.*

No. 33. Report of the Inspector of Division Courts, for the year 1904. Presented to the Legislature, 3rd May, 1905. *Printed.*

No. 34. Report of the Inspector of Legal Offices, for the year 1904. Presented to the Legislature, 3rd April, 1905. *Printed.*

No. 35. Report of the Inspector of Registry Offices, for the year 1904. Presented to the Legislature, 18th May, 1905. *Printed.*

CONTENTS OF PART IX.

No. 36. Report of the Provincial Board of Health, for the year 1904. Presented to the Legislature, 31st March, 1905. *Printed.*

No. 37. Report of the Secretary and Registrar of the Province, for the year 1904. Presented to the Legislature, 18th May, 1905. *Printed.*

No. 38. Report upon the Lunatic and Idiot Asylums of the Province, for the year ending 30th September, 1904. Presented to the Legislature, 17th May, 1905. *Printed.*

No. 39. Report upon the Prisons and Reformatories of the Province, for the year ending 30th September, 1904. Presented to the Legislature, 17th May, 1905. *Printed.*

No. 40. Report upon the Hospitals and Charities of the Province, for the year ending 30th September, 1904. Presented to the Legislature, 17th, May, 1905. *Printed.*

CONTENTS OF PART X.

No. 41. Report upon the Institution for the Education of the Blind, Brantford, for the year ending 30th September, 1904. Presented to the Legislature, 6th April, 1905. *Printed.*

No. 42. Report upon the Institution for the Education of the Deaf and Dumb, Belleville, for the year ending 30th September, 1904. Presented to the Legislature, 31st March, 1905. *Printed.*

No. 43. Report of Superintendent. Neglected and Dependent Children of Ontario, for the year 1904. Presented to the Legislature, 18th May, 1905. *Printed.*

No. 44. Report upon the Inspection of Liquor Licenses, for the year 1904. Presented to the Legislature, 17th May, 1905. *Printed.*

No. 45. Report of the Provincial Municipal Auditor for the year 1904. Presented to the Legislature, 15th May, 1905. *Printed.*

No. 46. Return from the Records of the General and Subsequent Elections to the Legislative Assembly on 25th January, and 21st February, 1905, shewing:—(1) The number of Votes polled for each Candidate in each Electoral District in which there was a contest. (2) The majority whereby each successful Candidate was returned. (3) The total number of votes polled in each District (4) The number of Votes remaining Unpolled. (5) The number of names on the Voters' Lists in each District. (6) The population of each District as shewn by the last Dominion Census. (7) Similar Statements as to any Elections held since the General Election. (8) A General Summary of Votes cast in each Electoral District. Presented to the Legislature, 22nd March, 1905. *Printed.*

No. 47. Report upon the state of the Library. Presented to the Legislature, 5th April, 1905. *Not printed*

No. 48. Report of the Temiskaming and Northern Ontario Railway Commission, for the year 1904. Presented to the Legislature, 10th May, 1905. *Printed.*

CONTENTS OF PART XI.

No. 49. Report of the Archivist, Ontario, for the year 1904. Presented to the Legislature, 17th May, 1905. *Printed.*

CONTENTS OF PART XII.

No. 50. Copies of correspondence *in re* the extension of the Boundaries of the Province. Presented to the Legislature, 27th March, 1905. *Not Printed.*

No. 51. Copies of Orders-in-Council in accordance with the provisions of section 187 of the Judicature Act, relating to commutation of fees of Public Officers. Presented to the Legislature, 31st March, 1905. *Not printed.*

No. 52. Return to an Order of the House of the twenty-second day of April, 1904, for a Return giving names of all persons convicted for

violation of the Liquor License Act in the District of North Hastings in the years 1902 and 1903, together with the amounts of fines and costs in each case and the dates when the same were paid. Presented to the Legislature, 31st March, 1905. *Mr. Pearce. Not printed.*

No. 53. Return to an Order of the House of the thirty-first day of March, 1905, for a Return of copies of all correspondence between the late Government of the Province, or any member or official thereof, and the Sheriff of the County of Lincoln with regard to the appointment of George Bush as Gaoler for the County of Lincoln. Presented to the Legislature, 3rd April, 1905. *Mr. Jessop Not printed.*

No. 54. Report of the Commissioners appointed to enquire into and report the various phases of Railway Legislation in force in the United States, affecting taxation of Railways. Presented to the Legislature, 7th April, 1905. *Printed.*

No. 55. Return to an Order of the House of the sixth day of April, 1905, for a Return of copies of all correspondence between the late Government, or any member or official thereof, and G. P. Wilson and Col. Cohoe, respecting the appointment of Col. Cohoe to the position of High Court Registrar. Presented to the Legislature, 7th April, 1905. *Mr. Fraser. Not printed.*

No. 56. Revised and amended Regulations for Mining Divisions relating to the Michipicoten and Temiskaming Mining Divisions. Presented to the Legislature, 20th April, 1905. *Printed for distribution only.*

No. 57. Copies of Orders-in-Council relating to the Education Department. Presented to the Legislature, 20th April, 1905. *Printed for distribution only.*

No. 58. Return to an Order of the House of the twelfth day of April, 1005, for a Return of copies of all correspondence, papers, documents, profiles and maps, between the Government or any Department thereof and the James Bay Railway Company, or any other person or persons, relating to the route of the James Bay Railway, from January 1st, 1904, down to April 1st, 1905, both days inclusive. Presented to the Legislature, 9th May, 1905. *Mr. Hoyle. Not printed.*

No. 59. Statement of distribution of Revised and Sessional Statutes, 1898 to 1904. Presented to the Legislature, 3rd May, 1905. *Not printed.*

No. 60. Return to an Order of the House of the 3rd day of May, 1905, for a Return of the copies of all correspondence, petitions or other papers in connection with the appointment of License Commissioners for the East Riding of Lambton. Presented to the Legislature, 9th May, 1905. *Mr. Auld. Not printed.*

No. 61. Return to an Address to His Honour, the Lieutenant-Governor of the fifth day of May, 1905, praying that he will cause to be laid before

this House, a Return of copies of the Statement of the Case of the Dominion, and the answer of Ontario to the Statement of Case of the Dominion, filed on Indian Claims arising out of the Northwest Angle Treaty, No. 3. Presented to the Legislature, 9th May, 1905. *Mr. Smellie. Printed.*

No. 62. Return to an Order of the House of the fifteenth day of May, 1905, for a Return of copies of all correspondence, papers, documents and memoranda relating to the drainage of the River aux Raisin, in the Townships of Osnabruck, Cornwall and Roxborough, in the County of Stormont, between the Commissioner of Public Works or his Deputy, in the years 1901, 1902, 1903 and 1904, and a Mr. Bell, C.E., Mr. Laird, C.E., Mr. Rankin Provincial Drainage Referee, and the Councils of the Townships of Roxdorough, Cornwall and Osnabruck; also, copies of all correspondence between the Hon. G. W. Ross and any of the above parties; also copies of any letters regarding this matter received by the Government from Mr. J. W. McCart and Messrs. McLennan, Cline and McLennan; also, copies of letters, authorizing the payment of Mr. Bell, C.E., Mr. Laird, C.E., and several men working with them; also, a Return of the amount paid to each of the above during the years 1901, 1903, 1904. Presented to the Legislature, 23rd May, 1905. *Mr. Kerr. Not printed.*

DETAILED REPORT

OF THE

Inspector of Insurance

AND

Registrar of Friendly Societies.

TRANSACTIONS FOR THE YEAR 1903.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO.

TORONTO:
Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty.
1904.

CONTENTS.

DIVISION A.—Registered Dominion Licensees ; being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada, and registered by the Province of Ontario, for the transaction of insurance in the Province :—

Abstracts of Applications for Registry..... Pages A 1 *et seq.*

DIVISION B.—Provincial Licensees : being Insurance Companies licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein :

I. Detailed Statements of Joint Stock Life and Accident Insurance Companies..... Pages B 3 *et seq.*

II. Detailed Statement of Joint Stock Companies insuring against accident to the Person and Steam Boiler Insurance..... Pages B 21 *et seq.*

III. Detailed Statements of Joint Stock Fire Insurance Companies..... Pages B 25 *et seq.*

IV. Detailed Statements and Synoptical Tables of Cash Mutual Fire Insurance Companies..... Pages B 43 *et seq.*

V. Detailed Statements and Synoptical Tables of Strictly Mutual Fire Insurance Companies..... Pages B 86 *et seq.*

VI. Comparative Summary of Assets and Premium Notes of Mutual Fire Companies of all classes..... Pages B 233 *et seq.*

DIVISION C.—Friendly Societies : being Societies registered by the Province of Ontario for the transaction of insurance therein :—

I. Abstracts of Annual Statements for year ending 31st December, 1903..... Pages C 1 *et seq.*

II. Comparative Tables : showing Life Insurance, Sick and Funeral Benefits, Membership, Assets and Liabilities..Pages C 163 *et seq.*

APPENDIXES

A. On the Improved Financial Status of Mutual Fire Insurance Companies in the Province of Ontario. An address delivered by Mr. J. Howard Hunter, M.A., K.C., Inspector of Insurance, at the Annual Meeting of the Mutual Fire Underwriters' Association, held at the Parliament Buildings, Toronto, 12th February, 1904. Pages O 169 *et seq.*

B. Amendment by Friendly Society of its Rules respecting Benefits :—(Unreported case) *Armstrong* v *Toronto Police Benefit Fund* H. C. J., 30th April, 1901, Street, J., affirmed by Court of Appeal, 24th December, 1902. Pages C 176 *et seq.*

C. On recent enactments affecting Friendly Societies ; Premium Rates for Friendly Society Insurance :—Address by Mr. J. Howard Hunter, M.A., K.C., Registrar of Friendly Societies, delivered at the Thirteenth Annual Session of the Canadian Fraternal Association, Toronto, 29th April, 1904. Pages C 181 *et seq.*

D. The Average known as "The Expectancy" or "Expectation of Life" is not to be used for calculating premium rates, or for any financial application of Mortality Tables. Cautions from leading authorities. Pages C 193 *et seq.*

NDEXES :—

Index A :—Dominion Licensees, standing registered at the 1st November, 1904—being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada and registered by the Province of Ontario for the transaction of insurance in the Province.

ndex B :—Provincial Licensees, standing registered at the 1st November, 1904—being Insurance Corporations licensed, inspected and registered by the Province of Ontario, for the transaction of Insurance therein.

Index C :—Friendly Societies, standing registered at the 1st November, 1904—being Societies registered by the Province of Ontario, for the transaction of insurance therein.

PARLIAMENT BUILDINGS,

TORONTO, 1st November, 1904.

To COLONEL *the Honourable* J. M. GIBSON, K. C., M. P. P., etc.,
Attorney-General,
Toronto.

SIR,—I have the honor to submit the accompanying reports respecting the various organizations constituted to undertake contracts of insurance indemnity or guarantee in the Province of Ontario. Of these insurers the Ontario Insurance Act (R. S. O. 1897, c. 203) distinguishes the following divisions:

A. Registered Dominion Licensees: being Insurance Corporations Companies or Underwriters operating under or by virtue of the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

C. Registered Friendly Societies: being Societies registered by the Province of Ontario, for the transaction of insurance therein.

Of these divisions, the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

The report upon Division A (Dominion Licensees) made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se;* the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policy-holders of those several countries. In the present report, except in cases of new licensees, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's power or status, of which the Department has received notice, the nature and extent of such changes are indicated.

All of the Companies in Division A, except Ocean Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean Marine Companies.

The report upon Division C (Friendly Societies) made on the 26th of

January, 1893, related to their mode and place of incorporation; the statutes and instruments under which the Societies were constituted, and those by which they are now governed; the kind of insurance or insurance benefits undertaken; that report also showed, *inter alia* whether or not the certificate holders generally are secured by a surplus fund; and, if a surplus fund is maintained, whether any of this surplus is held in Ontario, if any, how much, how invested, and by whom held and controlled.

The present report on Division C contains in substance the Annual Statements for the year ending 31st December, 1903, made by the Friendly Societies to the Insurance Department for Ontario, under section 96 of the Ontario Insurance Act (R. S. O. 1897, c. 203).

In order to prevent unnecessary delay in publication, the three Divisions have been placed simultaneously in the printer's hands—the pages of the several divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies and Societies standing registered at the dates therein mentioned.

I have the honour to be,

Sir,

Your most obedient servant,

J. HOWARD HUNTER,
Inspector of Insurance and
Registrar of Friendly Societies.

DIVISION A.

INSURANCE CORPORATIONS, OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—INSURANCE CORPORATIONS, OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—The report upon Division A made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se;* the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario and the extent to which assets of the Company have been deposited in various countries as special security for the policyholders of those several countries. In the present report, except in the case of new admissions to registry, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's power or status, of which the Department of Insurance has had notice, the nature and the extent of such change are indicated.

All the Companies in Division A, except Ocean-Marine Companies, make financial statements annually to the Dominion of Canada; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets therefore printed here under Division A are limited to those of Ocean-Marine Companies.

The deposits of Companies in this Division have been revised up to 19th August, 1904.

DIVISION A.

ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 2205. Certificate of Registry No. 1170.

DIRECTORS AND OFFICERS

Directors:—Right Hon. Lord Rothschild, London, Eng.; Charles Edward Barnett, London; Right Hon. Lord Battersea, London; Frederick Cavendish Bentinck, London; Hon. Kenelem P. Bouverie, London; Thomas Henry Burroughs, London; Francis William Buxton, London; Major-General Sir Arthur Ellis, K.C.O.V., London; James Fletcher, London; John Cator, London; Francis Alfred Lucas, M.P., London; Hon. Harbord Lushington, London; Hon. Henry Berkeley Portman, London; Hon. Lionel Walter Rothschild, M.P., London; Hugh Colin Smith, London; Right Hon. Lord Stalbridge, London; Lieut.-Colonel F. Anderson Stebbing, London; Sir Charles Rivers Wilson, G. C. M. G., C. B., London; Victor C. W. Cavendish, London; Col. the Hon. E. C. Digby, London; Francis Augustus Bevan; Percival Bosanquet, Esq.; John Hampton Hale, Esq.; Alex. Laurie, Esq.; Right Hon. the Earl of Verulam.

Officers:—The Right Hon. Lord Rothschild, Chairman, London; Robert Lewis, General Manager and Secretary, London.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company.

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies Act, 1862 to 1900, registered as a Limited Company, 11th April, 1902.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divide into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares; and see new paragraph 2 *supra*.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the capital of the Company."

4. The Company is now authorized by license by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $209,532, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 2209. Certificate of Registry No. 1174.

DIRECTORS AND OFFICERS.

Directors:—Hon. George A. Cox, Toronto; F. W. Gates, Hamilton; Adam Brown, Hamilton; James Ross, Montreal; J. W. Flavelle, Toronto; B. E. Walker, Toronto; H. B. Walker, New York; Z. A. Lash, K.C., Toronto; John Hoskin, K.C., Toronto; E. W. Cox, Toronto; Alexander Bruce, K.C., Hamilton; Hon. Wm. Gibson Beamsville; Charles Chaput, Montreal; E. R. Wood, Toronto; Hon. Aaron T. Bliss, Saginaw, Mich.

Officers:—Hon. George A. Cox, President, Toronto; F. W. Gates, Vice-President, Hamilton; E. W. Cox, General Manager, Toronto; R. Hills, Secretary, Toronto.

1. Head office, Toronto, Ont. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating The Canada Life Assurance Company, 56 Vict., chap. 76; R.S.C., 1886, chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows; Deposit accepted at the value of $57,950, held by the Government of Canada.

Recent legislation respecting The Canada Life Assurance Company was noted in the report of 1893; see also Statutes of Canada, 1899, 62-3 Vict., chap. 99.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 2288. Certificate of Registry No. 1253.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, William H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is $1,250,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1879; those marked B to policies issued subsequently; £100,000 stg. 2¾ per cent. Consolidated Stock; $531,833 Province of Quebec Debentures; $149,893 Province of Manitoba Debentures; $66,000 Province of New Brunswick Bonds; $100,000 Prince Edward Island Bonds; $60,000 Montreal Harbour Bonds; $2,708,181 Municipal Debentures. Total, $4,101,705. Accepted value $2,900,073, being $100,000 (A), and $3,800,073 (B).

THE STANDARD LIFE INSURANCE COMPANY.

Register No. 2233. Certificate of Registry No. 1198.

Directors and Officers.

Directors:—James A. Gillespie, Montreal; E. B Greenshields, Montreal; H. V. Meredith, Montreal; Angus W. Hooper, Montreal; W. M. Ramsay, Montreal.

Officers:—D. N. McGoun, Manager for Canada.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Charles Hunter, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106; R. S. O., 1897, c. 203. Dominion of Canada, R. S. C., chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of $5,655,632, being $133,622 Life A, and $5,522,010 Life B.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 2265. Certificate of Registry No. 1130.

DIRECTORS AND OFFICERS

Directors:—W. Reierson Arbuthnot, Esq.; Robert Barclay, Esq.; Sir Thomas Brook, Bart.; W. Middleton Campbell, Esq.; Jeremiah Colman, Esq.; The Right Hon. Leonard H. Courtney; William C. Dawes, Esq.; Sir James F. Garrick, K.C., K.C.M.G.; W. M. Guthrie, Esq., M.P.; Frederick W. Harris, Esq.; F. Larkworthy, Esq.; John H. Ley, Esq.; General Sir Henry W. Norman, G.C.B.; J. Carr Saunders, Esq.; The Right Hon. Sir Andrew Scoble, K.C., K.C.S.I.; Alexander Billing Sim, Esq.; W. J. Thompson, Junr., Esq.; John Trotter, Esq.; P. B. Trower, Esq.; F. L. Wallace, Esq.; Edward Webb, Esq.

Officers:—General Manager, E. Roger Owen; Secretary, Henry Mann.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: *Public General Acts of the United Kingdom*; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 Vict., chap. 19, The Companies' Seal Act, 1864; 30 and 31 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict.. chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 93, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50: Vict., chap. 75 (Vesting of Securities and property in trustees, etc.); 53-4 Vict., c. 172 (Extension of objects).

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire, Inland Marine and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $107,-067, Cape of Good Hope 4 per cent. Stock (Life A); $79,813 Canada 4 per cent. Stock; $24,333 Canada 3 per cent. Stock (Life B); $102,220 Queensland Bonds, $48,667 Loan Companies Debentures, and $143,567 Canadian Northern Railway guaranteed bonds (Fire). Accepted at $549,933.

CONFEDERATION LIFE ASSOCIATION.

Register No. 2220. Certificate of Registry No. 1185.

DIRECTORS AND OFFICERS.

Directors:—Sir Wm. P. Howland, Toronto; W. H. Beatty, Toronto; W. D. Matthews, Toronto; J. K. Macdonald, Toronto; Hon. J. Young, Galt; S. Nordheimer, Toronto; John J. Long, Collingwood; A. McLean Howard, Toronto; E. B. Osler, M.P., Toronto; C. H. Gooderham, Toronto; F. Wyld, Toronto; G. Mitchell, Halifax.

Officers:—W. H. Beatty, President, Toronto; Fred. Wyld, Vice-President, Toronto; W. D. Matthews, Vice-President, Toronto; John Kay Macdonald, Managing Director, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72, an Act to amend the Act of incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is $1,000,000 divided into 10,000 shares of $100 each. Ten per cent., $100,000 has been paid up. (The capital stock was originally $500,000 and increased to $1,000,000 under authority of Charter). The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policyholders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $80,275, held by the Dominion Government.

ROYAL INSURANCE COMPANY.

Register No. 2228. Certificate of Registry No. 1193.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Kay, Toronto. Suits by or against the Company may be brought in the name of the Royal Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the

following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. *The members are related* as shareholders of an incorporated stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $1,002,485.

WESTERN ASSURANCE COMPANY.

Register No. 2224. Certificate of Registry No. 1189.

DIRECTORS AND OFFICERS

Directors:—Hon. Geo. A. Cox, Toronto; J. J. Kenny, Toronto; E. R. Wood, Toronto; Hon. S. C. Wood, Toronto; G. R. R. Cockburn, Toronto; H. N. Baird, Toronto; Geo. McMurrich, Toronto; W. R. Brock, Toronto; J. K. Osborne, Toronto.

Officers:—Hon. Geo. A. Cox, President, Toronto; J. J. Kenny, Vice-President and Managing Director, Toronto; C. C. Foster, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related* to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $55,717 held by the Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY.

Register No. 2291. Certificate of Registry No. 1256.

1. Head Office, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53

Vict., chap. 35, Northern Assurance Act, 1889; 62-3 V., c. 16 (Extension of objects, investment of funds, etc.).

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

NOTE.—The clause referred to is as follows: "Provided always, and it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $280,466 held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Register No. 2281. Certificate of Registry No. 1246.

DIRECTORS AND OFFICERS IN CANADA.

Directors:—W. J. Buchanan, Montreal; G. E. Drummond, Montreal; E. S. Clouston, Montreal; Sir Alex. Lacoste, Montreal; and F. W. Thompson, Montreal.

Officers:—J. Gardner Thompson, Resident Manager, Montreal; Wm. Jackson, Deputy-Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Joseph B. Reed, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the Directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company, and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last mentioned Company, and for

other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes; 61-2 V., c. 68 (Extension and definition of objects of Company).

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $615,124.

PHŒNIX ASSURANCE COMPANY, LIMITED.

Register No. 2262. Certificate of Register No. 1227.

Directors and Officers

Directors: The Right Hon. Lord Avebury, F.R.S., D.C.L., LL.D., London; Joseph William Baxendale, London; Walter Bird, London; Bristow Bovill, London; Ralph Clutton, London; Edgar Lubbock, London; Joseph Francis Lischer, London; Sir Arthur Charles Lucas, London; Admr. Charles Davis Lucas, V.C., London; The Hon. Edwin Ponsonby, London; The Hon. E. B. Portman, London; Hon. Stuart Pleydell Bouverie, London; Robert Kirkman Hodgson, London; Wm. James Thompson, London; Thomas D. Murray.

Officers: H. B. Guernsey, Manager and Secretary, London.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Thomas C. Paterson, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are related* as shareholders in an unincorporated joint stock company, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is not limited. The special conditions are as follows: That the proprietors of shares for the time being shall be interested in the capital and profits of the Company, and shall bear all losses attending the carrying on of the business of the Company in proportion and according to the number of shares they shall from time to time respectively hold in the Company. Legislation (private): 58-9 V., c. 73, re-enactment of 53 Geo. 3, c. 212 (with amendment) capital, etc.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

4. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows:—Deposit accepted at $509,076.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Register No. 2293. Certificate of Registry No. 1258.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain, 7 and 8 Vict., chap. 210, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134; The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1904, and expiring on the 31st March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows:—Deposit accepted at the value of $212,356, held by Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 2227. Certificate of Registry No. 1192.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Thomas Merritt, Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related* mutually. There is no share capital and no personal liability of the assured, who constitutes the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1904, and expiring the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policy holders therein as follows: Deposit accepted at the value of $2,359,227, held by the Receiver-General at Ottawa. Also $3,450,000 in hands of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 2229. Certificate of Registry No. 1194.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $48,667 New Zealand 4 p.c stock, $30,416 Province of Quebec stock, $29,200 Province of Manitoba 5 p.c. debentures, $48,667 Canadian Northern Railway Guaranteed bonds, and $242,733 Municipal Securities; total $399,683. (Accepted at $378,455.)

UNION ASSURANCE SOCIETY.

Register No. 2302. Certificate of Register No. 1267.

Directors and Officers.

Directors:—William Latham, K.C., New Square, Lincoln's Inn, W.C., Eng., Charles Mortimer, Wigmore, Capel, Surrey; Sir John Whittaker Ellis, Cowes; Sir Thomas Firbank, M.P., Chislehurst; Walter Robertson Hoare, Smithfield; John Humphrey, London; Rt. Hon. Earl of Litchfield, London; J. Trueman Mills, London; James Thompson, London; Sir Frederick Wigan, London; John E. Woodroffe, London; Berkeley Portman, London; Fred Single.

Officers:—William Latham, K.C., Chairman; Charles Mortimer, Deputy Chairman, Wigmore, Capel, Surrey; Joseph Powell, General Manager, London.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Edgar A. Badenach, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Secretary for the time being.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed are as follows:

1815, 55 Geo. III., chap. 46, an Act to enable the Union Society for effecting insurance from Fire, and the Union Life Office for effecting insurances on lives and survivorships and for granting and purchasing annuities, to sue and be sued in the name of the Chairman or Secretary for the time being. 1892, 55-56 Vict. (Imp.) Union Assurance Society's Act, 1892, which is to be read with the new rules and regulations confirmed by the shareholders on the 2nd December, 1892, and enrolled on the 23rd December, 1892, in the Central office of the Supreme Court of Judicature, London, England. A copy of these rules and regulations has been filed in the Department of Insurance for Ontario.

3. The present collective name of the Company is the Union Assurance Society.

4. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The total capital of the Company is £450,000, of which £300,000 has been subscribed and £150,000 added from profits—such capital being divided into 45,000 shares each of the nominal amount of £10, on each of which 13s. 4d. has been paid, and £3 6s. 8d. added from profits. (*Rules and Regulations* December 24, 1892, p. 6.)

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

7. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: £25,000 N. S. Wales stock; £5,000 Victoria Government stock, and $104,667 Municipal Securities. (Accepted at $240,810.)

QUEBEC FIRE INSURANCE COMPANY.

Register No. 2292. Certificate of Registry No. 1257.

Directors and Officers.

Directors:—Sir Alphonse Pelletier, K.C.M.G., Quebec; Hon. P. Garneau, M.L.C., Quebec; William A. Sims, Toronto; Alfred Wright, Toronto, A. E. Blogg, Toronto; G. A. B. Dickson, Toronto; Thomas H. Hall, Toronto; J. F. Dobbin, Montreal; H. B. Bignell, Quebec; Thomas H. Norris, Quebec.

Officers:—Hon. P. Garneau, M.L.C., President, Quebec; Sir A. Pelletier, K.C.M.G., Vice-President, Quebec; H. B. Bignell, Secretary, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (an Act to incorporate the Quebec Fire Insurance Company); Dominion of Canada, 46 Vic., chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $77,675, held by Insurance Branch, Finance Department, Ottawa.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2201. Certificate of Registry No. 1166.

Directors and Officers.

Directors:—Lt.-Col. Wm. Kerns, Burlington; David Dexter, Hamilton; M. H. Aikins, M.D., Burnhamthorpe; Hon. G. E. Foster, Toronto; Hon. J. M. Gibson, Hamilton; Hugh Murray, Hamilton; Hon. E. McLeod, St. John, N.B.; Rev. John Potts, D.D., Toronto; Rev. John G. Scott, Paris; Rev. A. E. Russ, M.A., Beamsville; Rev. John Wakefield, D.D., Toronto; A. Woolverton, M.D., Hamilton; T. C. Haslett.

Officers:—David Dexter, President and Managing Director, Hamilton; Lt.-Col. Wm. Kerns, Burlington, Rev. John Potts D.D., Toronto, Vice-Presidents.

1. Head Office, Hamilton, Ontario. Suits by or against the Company may be brought in the name of The Federal Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 38 Vic., chap. 68, 1884, an Act to incorporate The Industrial and Commercial Life Assurance Company of Canada; Ontario, 39 Vic., chap. 1, s. 7, 1875, an Act to amend and repeal certain enactments of the last session of the Legislature; R.S.C., 1886, chap. 124, the Insurance Act; Statutes of Canada, 1898, an Act respecting The Federal Life Assurance Company of Ontario and to change its name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposits accepted at the value of $71,748.

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND

Register No. 2258. Certificate of Registry, No. 1223.

CANADIAN TRUSTEES.

W. M. Ramsay, Chairman, Montreal; Hon. A. Desjaurdin, Deputy Chairman, Montreal; R. W. Smith, J. O. Gravel, Montreal; W. H. Beatty, Toronto; H. M. Lambert, Manager, Montreal; B. E. Hards, Assistant Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vic., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deed of Settlement, and to give other powers to the Company; 29 and 30 Vic., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid-up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend The Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vic., 1870, chap. 61, The Life Assurance Company's Act, and The Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May,* 1893, *were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited, except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of assurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.), which received the Royal Assent April 29th, 1893 (56-7 V. c. 13), the Company was enpowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice of effect the rights of the existing policy holders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and of the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted to the value of $353,713, held by the Receiver-General of Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 2218. Certificate of Registry No. 1183.

DIRECTORS AND OFFICERS.

Directors.—Edward Rawlings, Montreal; Hartland S. MacDougall, Montreal; E. S. Clouston, Montreal; George Hague, Montreal; William Wainwright, Montreal; Hon. E. C. Smith, St. Albans, Vt.; H. W. Cannon, New York; F. B. Forgan, Chicago.

Officers:—Edward Rawlings, President and Managing Director, Montreal; Hartland S. MacDougall, Vice-President, Montreal; Robert Kerr, Secretary-Treasurer, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, An Act to incorporate The Canada Guarantee Company; Dominion of Canada, 35 Vict., chap. 22, 1873, An Act to Amend theAct incorporating The Canada Guarantee Company; Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating the Canada Guarantee Company; Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1904, and expiring on the 31st day of March, 1905, to transact Guarantee Insurance.

5. *Deposited assets.* Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $55,600, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 2299. Certificate of Registry No. 1264.

DIRECTORS AND OFFICERS.

Directors:—John L. Blaikie, Toronto; James Thorburn, M.D., Toronto; Hon. Sir Wm. R. Meredith, K.C., Toronto; L. Goldman, A.I.A., F.C.A., Toronto; Hon. Senator Gowan, K.C., LL.D., C.M.G., Barrie; L. W. Smith,

K.C., D.C.L., Toronto; Lt.-Col. D. McCrae, Guelph; E. Gurney, Toronto; J. Kerr Osborne, Toronto.

Officers:—John L. Blaikie, President, Toronto; James Thorburn, M.D., 1st Vice-President, Toronto; Hon. Sir Wm. R. Meredith, K.C., 2nd Vice-President, Toronto; L. Goldman, A.I.A., F.C.A., Managing-Director, Toronto; W. B. Taylor, B.A., LL.B., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V. c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., $240,000. Guarantee Fund, $300,000; paid in cash thereon, 20 per cent., $60,000. (See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.)

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $57,300, held by Dominion Government.

THE ATLAS INSURANCE COMPANY, LIMITED.

Register No. 2300. Certificate of Registry No. 1265.

Directors and Officers.

Directors.—James Pattison Currie, Herbert Brooks, Henry John Gardenir, Frederick Green, Francis Alexander Johnston, Oswal Cecil Magniac, Harry Mosenthal, Eugene Frederick Noel, Rhys Williams.

Officers:—James Pattison Currie, Chairman; Francis Alexander Johnston, Deputy-Chairman; Samuel J. Pepkin, General Manager and Secretary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, A. Waring Giles, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 54 Geo. III., chap. 79 (Imp.), An Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies' Act, 1870, and Acts amending it. The Company was incorporated under the Companies' Acts (Imp.) 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

3. The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each, on each of which shares the sum of £6 has been paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $202,940, held by Messrs. Glynn & Co., bankers, as Agent for the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 2223. Certificate of Registry No. 1188.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George Broughall, Toronto. Suits by or against the Company may be brought in the name of the Equitable Life Assurance Society of the United States.

2. The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policy holders. Under the law of New York State when this Society was incorporated, Life Insurance Companies were required to have a cash capital of $100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: (A) are applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; $100,000 U. S. Bonds (A), $375,000 U. S. Bonds, $99,766.67 Province of Quebec Bonds, $58,400 Province of Quebec Stock, and $1,401,058 Municipal Debentures (B), accepted at $1,840,260, being $100,000 (A) and $1,740,260 (B). Also $4,000,000 in the hands of Canadian trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 2217. Certificate of Registry No. 1182.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 41 Vict., chap. 53, 1878, The Scottish Union aand National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union

and National Insurance Company's Act, 1886: 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $230,520, held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 2271. Certificate of Registry No. 1236.

Officers: John A. McCall, President, New York; Henry Tuck, Vice-President, New York.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Richard J. Kearns, Toronto. Suits by or against the Company may be brought in the name of The New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chapter 38 of the General Laws, New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual elections of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $1,351,583 held by the Government; also $4,767,306 vested in Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 2273. Certificate of Registry No. 1238.

Directors and Officers.

Directors:—Hon. Geo. A. Cox, Toronto; J. J. Kenny, Toronto; Augustus Meyers, Toronto; Thomas Long, Toronto; Hon. S. C. Wood, Toronto; John Hoskin, K. C., LL. D., Toronto; Robert Jaffray, Toronto; Lt.-Col. H. M. Pellatt, Toronto; E. W. Cox, Toronto.

Officers.—Hon. George A. Cox, President, Toronto; J. J. Kenny, Vice-President and Managing-Director, Toronto; P. H. Sims, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 17th May, 1882: 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to the British American Assurance Company; 56 Vict., chap. 75 (D).

3. *The members are related* as shareholders in an incorporated stock company. The amount of capital stock is $500,000, which is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire and Inland Marine Insurance.

5. *Deposited assets*:—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $55,100 Municipal Debentures, and $6,900 Loan Company Debentures. (Accepted at $58,900.)

CALEDONIAN INSURANCE COMPANY.

Register No. 2238. Certificate of Registry No. 1203.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating The Caledonian Insurance Company; 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, 55-6 V. c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands arising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, or his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets*:—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Canada Bonds, $4,867; Municipal Debentures, $241,959. (Accepted at $233,521.)

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 2274. Certificate of Registry No. 1239.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policy holders are eligible as directors. The capital is entitled to 6 per cent., interest only; all other profits belong to the policy holders. There is no liability of stockholders, as the capital stock ($440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.* Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $252,100, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 2243. Certificate of Registry No. 1208.

DIRECTORS AND OFFICERS.

Directors:—Fred E. Richards, Portland, Me.; Arthur L. Bates, Portland, Me.; Josiah H. Drummond, Portland, Me.; Percival Bonney, Portland, Me.; Marcus F. King, Portland, Me.; Edward A. Noyes, Portland, Me.; Frederick Robie, Portland, Me.; Frank E. Allen, Portland, Me.; Seldon Connor, Augusta, Me.; David G. Hamilton, Chicago, Ill.; J. Frank Lang, Portland, Me.; Henry B. Cleaves, Portland, Me.

Officers:—Fred. E. Richards, President, Portland; Arthur L. Bates, Vice-President, Portland; J. Frank Lang, Secretary, Portland.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate The Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June, 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1883, (Revised Statutes) chap. 49, Insurance and Insurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend Section 59, chap. 49, of the Revised Status relating to Securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examination of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

4. *Deposited assets.* - Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Province of Ontario Annuity Bonds, present value, $326,917; Montreal Harbor Bonds, $30,000; Province of New Brunswick Bonds, $60,000; $100,000 Province of Manitoba Bonds; $220,460 Canadian Northern Railway Guaranteed Bonds, and $289,900 Municipal Securities. Total accepted value, $1,011,282, being $100,000 (A) and $911,282 (B).

THE TRAVELLERS' INSURANCE COMPANY.

Register No. 2266. Certificate of Registry No. 1231.

Directors and Officers.

Directors:—John B. Lunger, Hartford, Conn.; James L. Howard, Hartford, Conn.; Nathaniel Shipman, Hartford, Conn.; Henry P. Stearns, Hartford, Conn.; William B. Clark, Hartford, Conn.; Austin C. Dunham, Hartford, Conn.; Pliny Jewell, Hartford, Conn.; George Roberts, Hartford, Conn.; Charles C. Beach, Hartford, Conn.; Frederick R. Foster, Hartford, Conn.; Sylvester C. Dunham, Hartford, Conn.; Charles L. Spencer, Suffield, Conn.; John R. Hills, Hartford, Conn.; James G. Batterson, New York; J. E. Morris, John L. Way.

Officers:—Sylvester C. Dunham, President, Hartford, Conn.; John B. Lunger, Vice-President, Hartford, Conn.; John E. Morris, Secretary, Hartford, Conn.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Albert E. Donovan, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions incorporating the Travellers' Insurance Company, June 14th, 1863; resolutions amending the charter of the Travellers' Insurance Company, June 16th, 1864; same May 31st, 1865; same June 6th, 1866; same April 24th, 1883; same April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders, and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $74,947 Province of Manitoba 5 p. c. Bonds, $580,000 Municipal Debentures, $35,000 Montreal Harbor Bonds, $56,453 Prov. of Quebec Bonds, $73,000 Manitoba and S. E. Railway Bonds (Guaranteed), and $38,000 City of Winnipeg Debentures. Total, $857,400. Also $800,000 in the hands of Canadian Trustees under the Insurance Act. (Accepted at $1,621,363), being $103,500 (Life A), $1,424,863 (Life B), and $93,000 (Accident).

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2284. Certificate of Registry No. 1249.

Directors and Officers.

Directors:- R. Macaulay, Montreal; S. H. Ewing, Montreal; James Tasker, Montreal; J. P. Cleghorn, Montreal; M. McKenzie, Montreal; Alexander Macpherson, Montreal; T. B. Macaulay, Montreal; J. R. Dougall, Montreal; Abner Kingman, Montreal.

Officers:—R. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; R. Macaulay, Managing Director, Montreal; T. B. Macaulay, F. I. A., Secretary and Actuary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William T. McIntyre, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53 an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, $500,000, of which there has been paid up $62,500.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $60,800, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 2259. Certificate of Registry No. 1224.

1. Head Office, Edinburgh, Scotland, Chief Agent and Attorney for Ontario, James D. Higgins, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76: 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to the paid up capital, increasing the same to £100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The company is now collecting premiums and paying claims in Canada in virtue of clause 32 of the Insurance Act, R. S. C., chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $121,667, accepted at $118,017, as special security for the policy holders in Canada.

THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Register No. 2245. Certificate of Registry No. 1210.

Directors and Officers.

Directors.—Right Hon. Lord Strathcona and Mount Royal, London: Eng.; R. B. Angus, Montreal; C. R. Hosmer, Montreal; Edson L. Pease, Montreal; Henry Stikeman, Montreal; Chas. M. Hays, Montreal.

Officers:—Right Hon. Lord Strathcona and Mount Royal, Chairman, London, Eng.; R. B. Angus, Vice-Chairman, Montreal; B. Hal. Brown, General Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89: 30 and 31 Vict., chap. 131:

40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vic., chap. 19; 46 and 47 Vict., chap. 30; 49 Vic., chap. 23; 53 and 54 Vict., chap. 62 and 63; Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vic., chap. 19; Companies' Seal Act, 1864; 33 and 34 Vic., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vic., chap. 41.

3. *The members are related as shareholders* in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of profits declared, making £20,000 or £2 per share paid up. The liabilities of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Province of New Brunswick Bonds, $40,000; and $89,000 Municipal Securities; also $2,180,555 vested in Canadian Trustees under Insurance Act. Accepted at $2,205,105, being $100,000 (A) and $2,105,105 (B).

LLOYDS PLATE GLASS INSURANCE COMPANY.

Register No. 2278. Certificate of Registry No. 1243.

DIRECTORS AND OFFICERS.

Directors.—William T. Woods, New York; George M. Olcott, New York; J. H. Seed, New York; S. Coffin, New York; W. D. Chase, Brooklyn; W. A. Nash, New York; F. A. Guild, New York; H. B. Hall, New York; W. J. Molyneaux, New York; R. Oakley, New York; T. Y. Brown, New York; R. B. Woodward, New York; G. H. Prentiss, New York.

Officers:—William T. Woods, President, New York; George M. Olcott, Vice-President, New York; C. E. W. Chambers, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur L. Eastmure, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed are the following: New York, 1853 amended 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: Deposit accepted at the value of $66,598, held by the Minister of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 2297. Certificate of Registry No. 1262.

Directors and Officers.

Directors: Thomas Hewett, London, Eng.; Richard J. Paull, London, Eng.; Charles H. Neely, Montreal, Que.; E. B. Greenshields, Montreal, Que.; W. M. Ramsay, Montreal, Que.

Officers:—Chas. H. Neely, General Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John W. Quinn, Toronto. Suits by or against the Company may be brought in the name of the Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 V. c. 164; 1890, chap. 229. Acts 53 and 54 Vict. Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $139,597.

THE LONDON ASSURANCE.

Register No. 2252. Certificate of Registry No. 1217.

Directors and Officers.

Directors: Otto August Benecke, Esq.; Robert Henry Benson, Esq.; Sir Ernest Edward Blake, K. C. M. G.; William T. Brand, Esq.; Arthur Henry Brandt, Esq.; Colin F. Campbell, Esq.; John Dennistoun, Esq.; Howard Gilliat, Esq.; Henry Goschen, Esq.; Charles S. S. Guthrie, Esq.; George W. Henderson, Esq.; Louis Huth, Esq.; Henry J. B. Kendall, Esq.; Curtis W. Lampson, Esq.; Admiral Sir F. Leopold McClintock, K.C.B., F.R.S.; Greville H. Palmer, Esq.; Selwyn R. Pryor, Esq.; George Rolfes, Esq.; John M. Ryrie, Esq.; Col. Leopold R. Seymour; George William Tallents, Esq.; Lewis A. Wallace, Esq.; John Young, Esq.

Officers:—Governor: Charles A. Arbuthnot, Esq., Sub-Governor: Alfred Clayton Cole, Esq., Deputy-Governor: Frederick Lubbock, Esq.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, S. Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London Assurance.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following; Parliament of Great Britain, 54 and 55 Vic., c. 126, The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire, Life and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $167,000 Municipal Securities, (accepted at $158,650.)

THE LIFE INSURANCE COMPANY.

Register No. 2286. Certificate of Registry No. 1251.

DIRECTORS AND OFFICERS.

Directors.—John McClary, London, Ont.; Albert O. Jeffery, K. C., London; William Bowman, London; George C. Gibbons, K. C., London; Thomas H. Smallman, London; A. S. Emery, London; Judge Bell, Chatham; William F. Bullen, London; T. W. Baker, London.

Officers:—John McClary, President, London; Albert O. Jeffery, K.C., Vice-President, London; John G. Richter, Manager and Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of the London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vic., chap. 85; Canada, 47 Vic., chap. 89; Canada, 48 and 49 Vic., chap. 94; Canada, 54 and 55 Vic., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $57,000 held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 2285. Certificate of Registry No. 1250.

DIRECTORS AND OFFICERS.

Directors.—Hon. John Dryden, Toronto; James Gunn, Toronto; H. Waddington, Toronto; D. Kemp, Toronto; John Blacklock, Toronto; Sheriff D. Brown, St. Thomas; George Gillies, Toronto; R. T. Shiell, Toronto; Rev. G. L. Taylor, Toronto.

Officers.— Hon. John Dryden, President, Toronto; George Gillies, Vice-President, Toronto; H. Waddington, Secretary and Managing Director, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company, of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes 1859, U. C. chap. 52) as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company. The private Act 27 Vic. (1863), chap 52 of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vic. (1878) chap. 40 of the Dominion of Canada changed to the Agricultural Mutual Fire Insurance Company; and Section 56 of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act 62-3 Vic. (1899) chap. 118 of the Dominion as amended by 1 Edward VII., (1901), chap. 103 (D), *inter alia* empowered the Company to raise a Stock Capital of not less than $100,000 nor more than $500,000 in shares of $100 each.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premium, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $53,910, held by the Receiver General of Canada.

PHENIX INSURANCE COMPANY OF BROOKLYN, N. Y.

Register No. 2282. Certificate of Registry No. 1247.

1. Head Office, Brooklyn, N. Y. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Phenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38, of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State) fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $121,900.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 2242. Certificate of Registry No. 1207.

DIRECTORS AND OFFICERS.

Directors.—Hon. G. W. Ross, Toronto; Lt.-Col. H. M. Pellatt, Toronto, Lloyd Harris, Brantford; J. F. Junkin, Toronto; E. J. Lennox, Toronto; A. J. Wilkes, K. C., Brantford; James Mills, Ottawa; R. L. Patterson, Toronto; Hon. J. Ald. Ouimet, Montreal; R. R. McLennan, Cornwall; Wm. Strachan, Montreal; Robt. Archer, Montreal; Hon. J. D. Rolland, Montreal; Hon. V. W. La Rue, Quebec, Que.; D. D. Mann, Toronto; Lt.-Col. James Mason, Toronto; Robert Junkin, Toronto; S. G. Beatty, Toronto; D. B. Hanna, Toronto; A. P. Barnhill, St. John, N. B.; Wm. McKenzie, Toronto; C. C. Dalton, Toronto; R. J. McLaughlin, Toronto.

Officers:—Hon. G. W. Ross, President, Toronto; Lt.-Col. Pellatt, 1st Vice-President, Toronto; Lloyd Harris, 2nd Vice-President, Brantford; J. F. Junkin, Managing Director, Toronto; R. Junkin, Asst.-Manager, Toronto; L. A. Winter, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following; Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; R. S. C. (1886), chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $164,950, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 2251. Certificate of Registry No. 1216.

Directors and Officers.

Directors.—George Gooderham, Toronto; T. G. Blackstock, Toronto; S. F. McKinnon, Toronto; C. D. Warren, Toronto; R. L. Patterson, Toronto, Robt. Crean, Toronto; Robert Archer, Montreal; Henry Lowndes, Toronto; J. W. F. Ross, Toronto; A. E. Gooderham, Toronto.

Officers.—George Gooderham, President, Toronto; T. G. Blackstock, S. F. McKinnon, Vice-Presidents, Toronto; J. E. Roberts, General Manager, Toronto; E. Willans, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51; Canada, R S. C., chap. 124, the Insurance Act: 1898, special Act; 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $104,694, held by the Government of Canada.

THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 2294. Certificate of Registry No. 1259.

Directors and Officers.

Directors.—William Sims, Toronto; Albert E. Blogg, Toronto; Thomas H. Hall, Toronto; Greenhow Banks, Toronto; Geo. A. P. Dickson, Toronto.

Officers.—William Sims, President, Toronto; Alfred Wright, Secretary, Toronto; A. E. Blogg, Managing Director, Toronto.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict. chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $96,071, held by the Receiver General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 2226. Certificate of Registry No. 1191

Directors and Officers.

Directors.—W. J. Hopwood, Toronto; F. J. Zammers, Toronto; H. E. Bond, Toronto; John A. Ross, Toronto; S. R. Wickett, Toronto; John Orr, Toronto; H. Lamont, Toronto; Joseph Taylor, Toronto; R. R. Davis, Toronto, G. H. Haslam, Robt. Maxwell, Geo. E. A. Bradshaw, Toronto.

Officers:—S. R. Wickett, President, Toronto; Joseph Taylor, Vice-President, Toronto; John A. Ross, Treasurer, Toronto; Miss Etta M. Rowley, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of the Commercial Travellers' Mutual Benefit Society.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1887, chap. 172; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada, R. S. C. chap. 124, an Act respecting Insurance.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees (By-laws, article 15, provides as follows: "There shall be payable upon the decease of a member . . . which sum shall be realized as far as may be necessary from assessments made on each member until the same is paid in full, without deduction or abatement.")

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st of March, 1904, and expiring on the 31st day of March, 1905, to transact Assessment Life Insurance.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 2254. Certificate of Registry No. 1219.

Directors and Officers.

Directors.—C. Kumpf, Waterloo; Thomas Hilliard, Waterloo; W. Wells, Waterloo; S. B. Bricker, Waterloo; F. Colquhoun, Berlin; D. Bean, Waterloo; Hon. James McMullen, Mount Forest; W. Vandusen, Toronto; Thomas Gowdy, Guelph; Hon. S. Merner, Berlin; George D. Forbes, Hespeler, P. H. Sims, Toronto; Dr. W. F. Parke, Woodstock; Thomas Trow, Stratford.

Officers.—C. Kumpf, President, Waterloo; P. H. Sims, Vice-President, Toronto; Thomas Hilliard, Managing Director, Waterloo.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following; Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; R. S. C., chap. 124, The Insurance Act; R. S. C., chap., 118, The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, with a subscribed capital of $257,600, of which 25 per cent., has been called in and fully paid up in cash, amounting to $64,400, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being 75 per cent. of the said subscribed capital stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policy holders in Canada as follows: Deposit accepted at the value of $53,614 held by Receiver General of Canada.

THE DOMINION PLATE GLASS INSURANCE COMPANY.

Register No. 2280. Certificate of Registry No. 1245.

Canadian Directors and Officers.

Directors.—Alex. Ramsay, Montreal; Hon. F. E. Gilman, Montreal; A. F. Ramsay, Montreal; W. B. Ramsay, Montreal; E. Dowsley, Montreal.

Officers.—E. Dowsley, Secretary, Montreal.

1. Head Office, Montreal, Que.; Chief Agent and Attorney for Ontario, Joseph Benjamin Reed, Toronto. Suits by or against the Company may be brought in the name of the Dominion Plate Glass Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1888, chap. 95, an Act to incorporate the Dominion Plate Glass Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Plate Glass Insurance.

5. *Deposited assets*:—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: $5,000 Province of Quebec bonds and $11,000 Municipal Securities. Total $16,000. (Accepted at $15,450.)

DOMINION GUARANTEE COMPANY (LIMITED).

Register No. 2256. Certificate of Registry No. 1221.

Directors and Officers.

Directors.—E. P. Heaton, Montreal, Que.; H. B. Ames, Montreal Que.; J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que.; B. Tooke, Montreal, Que.; Wm. Hanson, Montreal, Que.; Geo. G. Foster, Montreal, Quebec.

Officers.—F. W. Evans, President, Montreal, Que.; B. Tooke, VicePresident, Montreal, Que.; Charles W. Hagar,, General Manager, Montreal Que.; W. J. Kirby, Secretary, Montreal, Que.

1. Head Office, Montreal, Que.; Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Dominion Guarantee Company (Limited).

2. *Company, how constituted or incorporated*.—The Company was incorporated by an Act of Parliament of Canada, in the fifty-sixth year of Her late Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, R. S. C., chap. 124, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Burglary Guarantee Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $26,000, held by the Treasury Department, Ottawa.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 2296. Certificate of Registry No. 1261.

Directors and Officers.

Directors.—John L. Blaikie, Toronto; E. W. Rathbun, Deseronto; George McMurrich, Toronto; W. B. McMurrich, K. C., Toronto; John Bell, K. C., Belleville; Geo. C. Robb, Toronto; J. D. McMurrich, Toronto.

Officers.—John L. Blaikie, President, Toronto; E. W. Rathbun, Vice-President, Deseronto; George C. Robb, General Manager, Toronto; H. N. Roberts, Secretary-Treasurer, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict., chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Steam Boiler Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $52,869, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 2230. Certificate of Registry No. 1195.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry M. Blackburn, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed

are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of $237,379, by the Superintendent of Insurance, Ottawa.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Register No. 2298. Certificate of Registry No. 1263.

Directors and Officers.

Directors.—Edward W. Scott, New York; Timothy L. Woodruff, New York; Charles W. Drake, New York; George B. Sloan, New York; E. H. Schofield, New York; Edward W. Scott, jr., New York; Phineas S. Lounsbury, New York; R. K. Hubbard, New York; George Clinton Batcheller, New York; John W. Vrooman, New York; William T. Gilbert, New York; Henry J. Swift, New York; T. J. Shryoch, New York.

Officers:—Edward W. Scott, President, New York; William E. Stevens, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Chas. T. Gillespie, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Charter filed under the law of New York; Dominion of Canada, R. S. C., chap. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them—all of the stock ($100,000), being, however, fully paid up pursuant to the law of New York State.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $250,450, held by the Receiver General of Canada.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2255. Certificate of Registry No. 1220.

Directors and Officers.

Directors:—Robert Melvin, Guelph, Ont.; Alfred Hoskin, K. C., Toronto, Ont.; His Honour Mr. Justice Britton, Kingston, Ont.; Rt. Hon. Sir Wilfrid Laurier, Ottawa, Ont.; Francis C. Bruce, M. P., Hamilton, Ont.; J. Kerr Fisken, B. A., Toronto, Ont.; E. P. Clement, Berlin, Ont.; W. J. Kidd, B. A., Ottawa, Ont.; Sir F. W. Borden, M. D., Ottawa, Ont.; His Honour Mr. Justice Garrow, Toronto, Ont.; Geo. A. Somerville, London, Ont.; William Snider, Waterloo, Ont.

Officers:—Robert Melvin, President, Guelph, Ont.; Alfred Hoskin, K. C., 1st Vice-President, Toronto, Ont.; His Honour Mr. Justice Britton, 2nd Vice-President, Kingston, Ont.; George Wegenast, Manager, Waterloo, Ont.; W. H. Riddell, Secretary, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Association Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights, and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 51 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D) 1900, 63-4 Vict., chap. 112, (D) changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitutes the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $103,075, held by the Receiver-General, Ottawa.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 2216. Certificate of Registry No. 1181.

1. Head Office, Philadelphia, U. S. Chief Agent and Attorney for Ontario, W. A. Medland, Toronto.

2. The Company was incorporated by Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U. S. A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital $3,000,000, fully paid, and the liability of the members is limited to the amount of their full paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $135,623.

THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 2215. Certificate of Registry No. 1178.

Directors and Officers.

Directors.—John Firstbrook, Toronto; John S. King, Toronto; A. J. Pattison, Toronto; Rev. Wm. Briggs, D.D., Toronto; T. W. Boddy, Portage La Prairie, Man.; James W. Curry, K. C., Toronto; Fred Diver, Toronto; Prof. W. F. Dupuis, M. A., F. R. S. C., Kingston, Ont.; Thomas Elliott, Brantford, Ont.; H. C. Graham, Brandon, Man.; John Hillock, Toronto; Hon. J. W. Longley, Halifax, N. S.; Thomas McCaffry, Vancouver, B. C.; George E. Amyot, Quebec, Que.; Chas. E. Stevenson, Nanaimo, B. C.; S. H. Spencer, Medicine Hat, Assa.; R. A. Wood, Toronto, Ont.; Jas. R. Inch, L. L. D., Fredericton, N. B.; Prof. J. F. Tufts, M. A., Wolfville, N. S.; J. Stanley Hough, Winnipeg; Ashmore Kennedy, Winnipeg.

Officers.—John Firstbrook, President, Toronto; A. J. Pattison, 1st Vice-President, Toronto; John S. King, 2nd Vice-President, Toronto; A. J. Pattison, Managing Director, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Home Life Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 53 Vict., chap. 46, 1890 (Special Act). R. S. C., chap. 124, the Insurance Act; R. S. C., chap. 118, the Companies' Clauses Act; Special Act (D) 1899.

3. *The members are related* as shareholders of an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $57,913.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 2210. Certificate of Registry No. 1175.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of The Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets.* Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of $159,335, held by the Minister of Finance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 2239. Certificate of Registry No. 1204.

Directors and Officers.

Directors.—Charles J. Cater-Scott, Edinburgh; Archibald Macnider, Montreal; Hon. Geo. A. Drummond, Montreal; G. N. Marcel, Montreal; Chas. F. Sise, Montreal.

Officers:—Charles J. Cater-Scott, Edinburgh, Chairman; Philip R. D. Maclagan, Manager, Edinburgh; Randall Davidson, General Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Robert Nelson Gooch, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45

1882; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., c. 15, (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $124,000 Montreal Harbor Bonds; $703,000 Municipal Debentures; $25,000 Province of New Brunswick Bonds; $31,146.67 Province of Manitoba Bonds; $97,333.33 Queensland Bonds. Total $931,093.33. Accepted at $932,830.

MANCHESTER ASSURANCE COMPANY.

Register No. 2222. Certificate of Registry No. 1187.

---

1. Head Office, Manchester, England. Chief Agent and Attorney for Ontario, James Boomer, Toronto. Suits by or against the Company may be brought in the name of The Manchester Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : The several (Imp.) Public General Acts affecting insurance companies, and the business of insurance: Canada, R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: $102,200 Canada 3½ per cent Stock, and $69,733 Canada 4 per cent Stock.

ÆTNA INSURANCE COMPANY.

Register No. 2276. Certificate of Registry No. 1241.

---

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Thomas R. Wood, Toronto. Suits by or against the Company may be brought in the name of the Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders of an incorporated joint stock company, and the liability of the members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $156,793 Municipal Securities, and $4,000 Montreal Harbor Bonds. Total deposit accepted at $152,753.

THE NORWICH UNION FIRE INSURANCE SOCIETY.

Register No. 2211. Certificate of Registry No. 1179.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Public Officers of the Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited, or governed are the following: Parliament of Great Britain and Ireland, 1879, 42-3 V. c. 20, The Norwich Union Fire Insurance Society's Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada, as special security for the policy holders therein as follows: $124,333 Canada Stock; $48,667 B. Con. stock; $87,600 Municipal Securities; and $50,000 Loan Company's Debentures; accepted at $293,500.

AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 2270. Certificate of Registry No. 1235.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Alexander Dixon, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap., 690.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is $1,000,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Guarantee Insurance and the business of "executing and guaranteeing bonds, undertakings and obligations by law allowed, including those in actions and proceedings and those conditioned for the performance of contracts."

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $97,333 Canadian Northern Railway Guarantee Bonds.

THE PHŒNIX INSURANCE COMPANY OF HARTFORD.

Register No. 2272. Certificate of Registry No. 1237.

DIRECTORS AND OFFICERS.

Directors.—D. W. C. Skilton, J. H. Mitchell, Charles M. Beach, Pliny Jewell, Henry A. Redfield, Henry K. Morgan, Charles H. Smith, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, Charles H. Northam, all of Hartford, Conn.

Officers:—D. W. C. Skilton, President, Hartford, Conn.; J. H. Mitchell, Vice-President, Hartford, Conn.; Edw. Milligan, Secretary, Hartford, Conn.; John B. Knox, Assistant Secretary, Hartford, Conn.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of the Phœnix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May, 26th, 1857; amendments to Charter, January 15th, 1874; March 31st, 1881, February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company, with a capital of $2,000,000, consisting of 20,000 shares of $100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of $141,800 held by the Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 2290. Certificate of Registry No. 1255.

Directors and Officers.

Directors.—J. D. Browne, Hartford, Conn.; John R. Redfield, Hartford, Conn.; F. G. Whitmore, Hartford, Conn.; D. R. Howe, Hartford, Conn.; H. P. Stearns, Hartford, Conn.; John M. Holcombe, Hartford, Conn.; W. O. Burr, Hartford, Conn.; Lucius F. Robinson, Hartford, Conn.; Sylvester C. Dunham, Hartford, Conn.

Officers.—J. D. Browne, President, Hartford, Conn.; Charles R. Burt, Secretary, Hartford, Conn.; L. W. Clarke, Wm. T. Howe, Assistant-Secretaries, Hartford, Conn.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, J. H. Dewar, Ottawa. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, Incorporation; State of Connecticut, May Session, 1875, power to increase capital to $1,000,000; State of Connecticut, January, 1884, time of annual meeting changed.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000, held by the Dominion of Canada.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 2219. Certificate of Registry No. 1184.

Directors and Officers.

Directors.—R. Wilson Smith, Montreal; Hon. A. Desjardins, Montreal; Hon. S. C. Wood, Toronto; J. J. Kenny, Toronto; S. H. Ewing, Montreal; J. P. Cleghorn, Montreal; T. H. Hudson, Montreal.

Officers.—R. Wilson Smith, President, Montreal; Hon. A. Desjardins, Vice-President, Montreal; T. H. Hudson, Manager and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. E. Jones, Toronto. Suits by or against the Company may be brought in the name of the Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights, and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 1887, 50-51 Vic., chap. 106, an Act to incorporate the Canada Accident Assurance Company. See also Statutes of Canada, 1899, 62-3 Viet. chap. 98.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $36,336, held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 2268. Certificate of Registry No. 1233.

Directors and Officers.

Directors.—J. P. Bickersteth, London, Eng.; E. Murray Jud, London, Eng.; Major W. Fletcher Gordon, London, Eng.; A. R. Kirby, London, Eng.; John Morris, London, Eng.; Hugh Morrison, London, Eng.; Alexander Ward, London, Eng.

Officers:—E. G. Laughton Anderson, Secretary, London, Eng.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, David W. Alexander, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdon, 1867, chap. 31, The Companies Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act. 1870; 1877, chap. 26, 1879, chap. 79, 1880, chap. 19, 1883, chap. 23, 1883, chap. 30, 1886, chap. 23, 1890, chap. 62, 1890, chap. 63, Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $80,582, held by Glynn & Co., in the name of the Receiver-General of Canada.

THE PELICAN AND BRITISH EMPIRE LIFE OFFICE.*

Register No. 2261. Certificate of Registry No. 1226.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The Pelican and British Empire Life Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 15 Vict. chap. 53, 1852; 25 and 26 Vict., chap. 89, the Companies' Act, 1862.

3. *Members, how related.*—All persons who have effected policies (for the time being in force) are entitled to participate in profits, and the liability of the members is limited to the funds and property of the Company by virtue of a proviso in the policies.

NOTE.—The proviso above referred to reads as follows: Provided that the funds and property of the Company, according to the said Deeds of Settlement, shall alone be liable for the payment of the moneys payable by or under this policy; and that no director or member of this Company shall be responsible for the payment of or contribution towards the moneys payable by or under this policy, or personally liable to any demand in respect thereof. And that this policy shall not be deemed or taken to be the contract or engagement or assurance of us by whom this policy is signed, or of any director or member of the said Company, and that no suit or proceeding whatever shall be brought, taken or issued against us or any director or member of the said Company, or against our lands or goods, or the lands or goods of any director or member of the said Company, for any breach, non-performance or non-observance of this policy.

4. The Company is now authorized by licèns issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of $389,130, held by the Government of Canada, also $1,355,000 invested in the hands of Canadian Trustees under the Insurance Act.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 2221. Certificate of Registry No. 1186.

DIRECTORS AND OFFICERS.

Directors:—John R. Hegeman, Haley Fisk, George H. Gaston, George B. Woodward, Silas B. Dutcher, Thomas L. James, John M. Crane, Edward C. Wallace, Joseph P. Knapp, Steward L. Woodward, Frank H. Major, John A. McCall, James M. Craig, Samuel S. Beard, John R. Hegeman, Jr., Thos. G. Ritch, Frank O. Ayres, all of New York.

* The British Mutual Life Assurance Company and the Pelican Life Office have effected an amalgamation under the corporate name of the Pelican and British Empire Life Office, which is now conducting the business formerly acquired by the British Empire.

Officers:—John R. Hegeman, President, New York; Haley Fisk, 1st Vice-President, New York; George H. Gaston, 2nd Vice-President, New York; George B. Woodward, 3rd Vice-President, New York; James S. Roberts, Secretary.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Frank S. Mearns, Home Life Building, Toronto. Suits by or against the Company may be laid in the name of the Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the chapter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related* as shareholders in an incorporated joint stock company; their stock is fully paid and they have no liabilities as shareholders in the Company. The Company in its ordinary department is by its charter a mixed company; whereby after the payment of a dividend of 7 per cent., per year, and after providing for all the outstanding liabilities of the Company, the remaining profits or surplus are placed to the credit of the policy holders.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the Policy holders therein as follows: Deposit accepted at the value of $1,826,912, held by the Receiver-General.

THE STAR LIFE ASSURANCE SOCIETY.

Register No. 2295. Certificate of Registry No. 1260.

Directors and Officers.

Directors:—George Lidgett; Sir George Hayter Chubb; William Newburn, all of London, England.

Officers:—George Lidgett, Chairman; Sir George Hayter Chubb, Deputy Chairman; Henry Gamble Hobson, Secretary and Actuary, London, England.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Deed of settlement, 2nd October, 1843; The Star Life Assurance Society Act., 1868; The Star Life Assurance Society Act, 1884; 57-8 V. c. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles.

3. *The members are related* as shareholders in the Society to the extent of their shares therein as defined by the Deed of Settlement, and the liability of the members is limited to the amount rmaining unpaid upon the shares held by them.

Note.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon and that no policy holder of the Society, not being a shareholder therein, shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policy holders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, as shall not be required for the satisfaction of such prior claims and demands aforesaid; and that upon the legal transfer by any shareholder in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $194,667, held by the Dominion Government at Ottawa.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 2249. Certificate of Registry No. 1214.

Directors and Officers.

Directors.—Alexander Macdonald, Winnipeg; J. Herbert Mason, Toronto; J. H. Brock, Winnipeg; Hugh J. Macdonald, Geo. F. Galt, Geo. W. Allan, A. M. Nanton, Winnipeg; P. C. McIntyre, Winnipeg; George R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Brandon; Sir D. H. McMillan, Winnipeg.

Officers.—Alexander Macdonald, President, Winnipeg; J. Herbert Mason, Vice-President, Toronto; J. H. Brock, Managing-Director; A. Jardine, Secretary, Winnipeg.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., c. 115, (D) an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $53,200.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 2289. Certificate of Registry No. 1254.

Officers.—C. C. Hodgins, Head Consul Commander, Lucan, Ont.; D. Cinnamon, Head Adviser Lieutenant, Lindsay, Ont.; T. H. Luscombe, Head Banker, London, Ont.; Dr. W. S. Harrison, Head Physician, Toronto, Ont.; R. H. Blackmore, Head Escort, St. Thomas, Ont.; J. H. Saunders, Head Watchman, London, Ont.; W. D. Wiley, M. D., Head Sentry, Dresden, Ont.; J. B. Hoover, Chairman Board of Head Managers, Clinton, Ont.; L. H. Taylor, Head Manager, Brantford, Ont.; W. C. Fitzgerald, Head Clerk, London, Ont.

1. Head Office, London, Ont.; W. C. Fitzgerald, Secretary. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated*—The Company was incorporated on the 1st of April, 1893, by special Act of the Dominion Parliament, in the 56th year of Her late Majesty's reign being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; R.S.C., 1886, chap. 124.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration, issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance on the Assessment plan to the extent authorized by the Act of Incorporation; also Sickness Insurance as from the 13th day of July, 1903.

6. *Deposited assets*.—The Company has no deposit with the Government of Canada.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, (LIMITED).

Register No. 2277. Certificate of Registry No. 1242.

Directors and Officers.

Directors.—Richard Hobson, Liverpool; Rt. Hon. Lord Avebury, P.C., Liverpool; Joseph Beausire, Liverpool; W. Bingham, Liverpool; Hugh Smith, Liverpool; Harold Brocklebank, Liverpool; Thomas Wood-

send, Liverpool; Arthur Earle, Liverpool; E. Edmondson, Liverpool; G. B. Heyworth, Liverpool; Sir Edward Lawrence, Liverpool; Samuel Sanday, Liverpool; H. H. Hammond, Liverpool.

Officers.—Richard Hobson, Chairman, Liverpool; Rt. Hon. Lord Avebury, P.C., Vice-Chairman, Liverpool; John Davies, Underwriter, Liverpool; Arthur McNeil, Secretary, Liverpool.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chaps. 62, 63 and 64.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Inland Marine insurance and the insurance of registered mail matter in transit from any one point in Canada to any other point in Canada.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $111,150, held by the Finance Department, Ottawa.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 2287. Certificate of Registry No. 1252.

---

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63, Companies' Acts. Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Accident, Guarantee and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $52,317, Canada Bonds; $38,933, Province of Quebec Bonds; $34,553, Newfoundland Bonds; $15,573, Manitoba Debentures; $24,333. Province of British Columbia Stock; $4,867, Municipal Securities; $19,467, Canadian Northern Railway Guaranteed Bonds. (Accepted at $183,181.)

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Register No. 2264. Certificate of Registry No. 1229.

Directors and Officers.

Directors.—Denis Murphy, M.L.A., Ottawa; Henry K. Egan, Ottawa; A. J. Barr, Ottawa; W. Anderson, Ottawa; J. A. Lescarbeau, Quebec; Thomas Birkett, M.P., Ottawa; Thomas McKenna, St. John; David Kelly, Ottawa; Robert Orr, Ottawa; C. J. Smith, Ottawa; Alonzo Grant, Montreal; Charles Pope, Rat Portage; A. Kennedy, Winnipeg; E. B. Eddy, Hull; George Mills, Toronto; J. A. Hibbard, Ottawa; W. H. Woods, Carleton Place; Thomas Lowry, St. Thomas; Joseph Fahey, Winnipeg; Albert McLaren, Buckingham.

Officers.—Denis Murphy, M.L.A., President, Ottawa; Henry K. Egan, A. J. Barr, Vice-Presidents, Ottawa; John Emo, General Manager, Ottawa; John P. Dickson, Secretary, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Canadian Railway Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict. 57 and 58, An Act to incorporate the Canadian Railway Accident Insurance Company; Canada, R. S. C., chap. 124, The Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $30,153, held by the Government of Canada.

ONTARIO ACCIDENT INSURANCE COMPANY.

Register No. 2279. Certificate of Registry No. 1244.

Directors and Officers.

Directors:—Larratt W. Smith, K.C., D.C.L., Toronto; A. L. Eastmure, Toronto; W. H. Pearson, Toronto; F. J. Lightbourne, Toronto; J.

Herbert Mason, Toronto; J. N. Shenstone, Toronto; G. W. Monk, Toronto; Jas. F. Smith, Toronto; Thomas Fyshe, Montreal.

Officers.—Larratt W. Smith, K.C., D.C.L., President, Toronto; A. L. Eastmure, Vice-President and General Manager, Toronto; F. J. Lightbourne, Secretary, Toronto.

1. Head Office, Toronto, Ont.; A. L. Eastmure, Manager. Suits by or against the Company may be brought in the name of the Ontario Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 58-59 Vict., chap. 83; R.S.C., chap. 124, The Insurance Act; 60-61 V. c. 80 (D), extending business to sickness insurance.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company are now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Accident and Sickness Insurance.

5. *Deposited assets.* Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $31,130, held by the Receiver General.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2232. Certificate of Registry No. 1197.

Directors and Officers.

Directors.—T. H. Purdom, K.C., London; Thos. Long, Toronto; John Milne, London; Lord Strathcona and Mount Royal, Montreal, Can., and London, Eng.; Matthew Wilson, K.C., Chatham; John Ferguson, London; Chas. Jenkins, Petrolia; W. S. Calvert, M.P., Strathroy; N. H. Stevens, Chatham; John Davis, Windsor; Francis Love, London; John Purdom, London; M. McGugan, M.P., Mount Brydges; J. D. Balfour, M.D., London.

Officers.—T. H. Purdom, K. C., President, London; Thos. Long, 1st Vice-President, Toronto; W. S. Calvert, M.P., 2nd Vice-President; Strathroy; John Milne, Managing Director, London; M. H. McWilliams, Secretary.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vic. chap. 122; R.S.C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $53,200.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2234. Certificate of Registry No. 1199.

Directors and Officers.

Directors.—Hon. Sir Mackenzie Bowell, P.C., K.C.M.G., Belleville; T. Bradshaw, F.I.A., Toronto; F. G. Cox, Toronto; H. N. Baird, Toronto; A. E. Kemp, M.P., Toronto; Hon. S. C. Wood, Toronto; William Mackenzie, Toronto; Charles McGill, Toronto; Hon. William Harty, M.P., Kingston; Warren Y. Soper, Ottawa; H. S. Holt, Montreal; Samuel J. Moore, Toronto; Thomas J. Drummond, Montreal; J. J. Kenny, Toronto; Chester D. Massey, Toronto; F. R. Eccles, M.D., F.R.S.C., London.

Officers.—Hon. Sir Mackenzie Bowell, P. C., K. C. M. G., President, Belleville; Hon. S. C. Wood, First Vice-President, Toronto; T. Bradshaw, F. I. A., Second Vice-President, Toronto; F. G. Cox, Managing Director, Toronto; T. Bradshaw, F. I. A., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vic., chap. 50 (Canada) an Act to incorporate the Imperial Life Assurance Company of Canada; R. S. C., chap. 124, The Insurance Act; 60 Vic., chap. 203, The Ontario Insurance Act, 1897.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $224,950, held by the Receiver General.

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Register No. 2253. Certificate of Registry No. 1218.

Directors and Officers.

Directors.—Oronhyatekha, M.D., Toronto; J. D. Clark, Dayton, Ohio; Hon. W. Wedderburn, Hampton, N.B.; H. A. Collins, Toronto; Thomas Millman, M.D., Toronto; Hon. E. G. Stevenson, Detroit, Mich.; John A. McGillivray, Toronto.

Officers.—Oronhyatekha, M.D., President, Toronto; J. D. Clark, Vice-President, Dayton, Ohio; Oronhyatekha, M.D., Managing-Director, Toronto; John A. McGillivray, Secretary, Toronto.

Head Office of the Company, Toronto. Chief Agent and Attorney for Ontario, Oronhyatekha, M.D.

The status of this society is now defined by the following Acts: 59 Vic. (Ont.) chap. 120, an Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vic. (Can.) chap. 51, an Act to amend the Act incorporating the Supreme Court of the Independent Order of Foresters. See also private Act in the Statutes of Canada, 1901.

By virtue of this legislation and of R.S.C. chap. 124, the Society made a deposit of $100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability, and Sickness Insurance with its members on the assessment plan to the extent specified in the Act of Canada of 1896, amending the Act incorporating the Supreme Court. The legal effect of the foregoing was to alter the registry of the society in the Department of Insurance for Ontario and transfer, as from the 1st of May, 1896, the society from the Friendly Society to the Insurance Company Register.

ROYAL VICTORIA LIFE INSURANCE COMPANY.

Register No. 2231. Certificate of Registry No. 1196.

Directors and Officers.

Directors.—Jas. Cathern, Montreal; Hon. Robt. Mackay, Montreal, Hon. L. J. Forget, Montreal; Jonathan Hodgson, Montreal; Chas. F. Smith, Montreal; Geo. Caverhill, Montreal; Hon. W. Mortimer Clark, Toronto; Rev. R. H. Warden, D.D., Toronto; Gaspard LeMoine, Quebec; David Morice, Montreal; H. N. Bate, Ottawa; T. G. Roddick, M.D., M.P., Montreal.

Officers:—James Crathern, President, Montreal; Hon. Robt. Mackay and Hon. L. J. Forget, Vice-Presidents, Montreal; David Burke, General Manager, Montreal; Charles C. Hole, Treasurer, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, J. G. McAdam, Toronto. Suits by or against the Company may be brought in the name of the Royal Victoria Life Insurance Company.

2. *Company, how constituted or incorporated.*—The Company was lawfully incorporated in 1897.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: R.S.C., c. 124, Insurance Act; 60-61 Vic. c. 81 (D.), The Royal Victoria Life Insurance Company's Act; R.S.O. 1897, c. 203, The Ontario Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $179,941, held by the Dominion Government.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 2248. Certificate of Registry No. 1213.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, F. W. Kingstone, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 12-13 Vic. c. 22; 33-34 Vic. c. 61; 34-35 Vic. c. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R.S.C. chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $141,850, as special security for the policy holders in Canada.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

Register No. 2303. Certificate of Registry No. 1268.

Directors and Officers.

Directors:—Hon. M. F. Hackett, K.C., Stanstead, Que.; L. J. Belliveau, M. D., Shediac, N. B.; J. J. Behan, Kingston, Ont.; Joseph A. Chisholm, LL.B., Halifax, N.S.; C. D. Herbert, Three Rivers, Que.; Rev. J. E. Crinnon, Dunnville, Ont.; Geo. V. McInerney, St. John, N. B.; Geo. L. Staunton, K.C., Hamilton.

Officers:—Hon. M. F. Hackett, President, Stanstead, Que.; L. N. Belliveau, M. D., Vice-President, Shediac, N.B.; J. J. Behan, Secretary, Kingston, Ont.

1. Head Office, Kingston, Ont. Chief Agent for Ontario, J. J. Behan, Kingston, Ont. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 38 of R.S.C., Chapter 124 (Can.) to transact Life Insurance on the Assessment Plan: See special Act 56, Viet. c. 90 (D.)

3. The Corporation has no deposit with the Government of Canada: (R.S.C., c. 124, s. 37.)

CANADIAN FIRE INSURANCE COMPANY.

Register No. 2240. Certificate of Registry No. 1205.

Directors and Officers.

Officers:—James H. Ashdown, President, Winnipeg; F. W. Stobart, Vice-President, Winnipeg; R. T. Riley, Managing Director, John Galt, E. F. Hutchins, George Crowe, R. J. Campbell, Winnipeg; A. Nash, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, F. K. Foster, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vic. chap. 76; R.S.C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1904, and expiring 31st March, 1905, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at $66,500.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2263. Certificate of Registry No. 1228.

Directors and Officers.

Directors.—Elias Rogers, Toronto; R. H. Matson, Toronto; Hon. Robert Beaven, Victoria, B.C.; T. C. Irving, Toronto; William Stone, Toronto; A. S. Irving, Toronto; J. J. Foy, K.C., M.P.P., Toronto; G. L. Milne, M.D., Victoria, B.C.; G. A. Hetherington, M.D., St. John, N.B.; J. D. Chipman, St. Stephen, N. B.; H. McC. Hart, Halifax, N.S.; J. L. Spink, Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, London, Ont.; J. N. Greenshields, K.C., Montreal, Que; J. N. Shenstone, Toronto; H. Laporte, Montreal, Que.; Peleg Howland, Toronto; Charles E. Doolittle, Hamilton.

Officers.—Elias Rogers, President, Toronto; J. J. Foy, K.C., M.P.P., and A. S. Irving, Toronto, Vice-Presidents; R. H. Matson, Managing-Director, Toronto; F. Sparling, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vic. chap. 78 (D.); R.S.C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $53,500, held by the Receiver-General.

LAW UNION AND CROWN INSURANCE COMPANY.

Register No. 2260. Certificate of Registry No. 1225.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Cecil Bethune, Ottawa. Suits by or against the Company may be brought in the name of the Law Union and Crown Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 7 and 8 Vic., c. 110; 25 and 26 Vic., c. 59.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No. 7 of the articles of Association provides as follows: "In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the company, by which any responsibility shall be undertaken or incurred by or imposed upon the company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall, either in respect of his being such or by reason of any matter or thing done by him or by any other person in virtue of any authority or power hereby given, be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract, shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every such shareholder and director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1904, expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit with Receiver-General of Canada. Deposit accepted at $165,186.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

Register No. 2250. Certificate of Registry No. 1215.

Officers.—S. H. Kent, High Chief Ranger, Hamilton; H. J. Boyd, Sub. High Chief Ranger, Winnipeg, Man.; H. E. Griffiths, High Court Treasurer, Toronto; L. Secord, M.D., High Court Medical Examiner, Brantford; W. G. Scott, High Court Senior Woodward, Mount Forest; A. Dynes, High

Court Junior Woodward, Hamilton; W. Benson, High Court Senior Beadle, Chatham; W. Mills, High Court Junior Beadle, Ingersoll; W. Williams, Permanent Secretary, Toronto.

1. Head Office of the Corporation, Toronto. Chief Agent and Attorney for Ontario, W. Williams, Toronto.

2. The Corporation as now registered was constituted by the special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901, 1 Ed. VII., c. 101.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life and Sickness Insurance.

4. The Corporation has no deposit with the Government of Canada.

NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 2269. Certificate of Registry No. 1234.

Directors and Officers.

Directors.—Max Danziger, New York; Alfred L. White, New York; Major A. White, New York; Edward Ashforth, New York; Leopold S. Bache, Brooklyn; Daniel Birdsall, New York; S. Romaine Browne, New York; William H. Chase, New York; Edwin A. Cruikshank, New York; F. G. Hallet, New York; A. L. Hanscom, New York; Elijah R. Kennedy, New York; J. Edgar Leaycraft, New York; Alfred E. Marling, New York; Frederick G. Potter, New York; Frederick Winant, New York; William H. Young, New York.

Officers.—Max Danziger, President, New York; Alfred L. White, Vice-President, New York; Major A. White, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the laws of New York, chap. 439, 1877; Dominion of Canada, R.S.C., chap. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion Government, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $10,000, held by the Minister of Finance.

EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 2246. Certificate of Registry No. 1211.

Directors and Officers.

Directors.—David Fasken, B.A., Toronto; Ruliff Grass, Toronto; S. J. Parker, Owen Sound; John Ferguson, M.A., M.D., L.R.C.P., Toronto; Geo. Gooderham, Toronto; W. F. B. Colter, L.D.S., Sarnia; R. W. Gordon, Pembroke; Thomas Long, Toronto; W. J. McFarland, Toronto; J. F. W. Ross, M.D., Toronto; George E. Weir, Dresden; J. S. Knechtel, Hanover; Alex. Fasken, B.A., Toronto; Wm. Harvey, B.L., Winnipeg; Jos. Wright, Toronto.

Officers.—David Fasken, B.A., President, Toronto; Ruliff Grass, Vice-President, Toronto; S. J. Parker, Vice-President, Owen Sound; Edwin Marshall, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1889, Aug. 7.—Incorporated by Charter (Ontario) issued under R.S.O. 1887, c. 167, s. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited," Liber 123, No. 7, Office of Provincial Registrar; 1889, December 11.—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited;" 1899, December 19th.—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company": 1900, June 6.—Order in Council, Ontario, authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, c. 203, s. 44; R.S.C., chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $52,300, held by the Government of Canada.

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

Register No. 2202. Certificate of Registry No. 1167.

Directors and Officers.

Directors.—S. F. McKinnon, Toronto; John J. Long, Collingwood; A. A. Allan, Toronto; John R. Barber, Georgetown; Dr. George H. Bowlby, Berlin; A. B. Cunningham, Kingston; H. P. Eckhardt, Toronto; John

Flett, Toronto; Emil Nerlich, Toronto; W. J. Gage, Toronto; John Knox, Hamilton; R. Millichamp, Toronto; J. N. Shenstone, Toronto; Dr. Uriah M. Stanley, Brantford; Hugh Waddell, Peterborough.

Officers.—S. F. McKinnon, President, Toronto; John J. Long, Vice-President, Collingwood; Armstrong Dean, General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Anglo-American Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 1899, March 16th.—Incorporated by charter (Ontario) issued under R.S.O., 1897, c. 203, s. 3; R.S.C., chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $50,583.47 held by the Government of Canada.

OTTAWA FIRE INSURANCE COMPANY.

Register No. 2235. Certificate of Registry No. 1200.

Directors and Officers.

Directors. Charles Magee, Ottawa; C. Berkeley Powell, M.P.P., Ottawa; C. Ross, Ottawa; C. Jackson Booth, Ottawa; John Coates, C.E., Ottawa; Hon. W. C. Edwards, Rockland; Allan Francis, Renfrew; Claude McLachlin, Arnprior; Denis Murphy, M.P.P., Ottawa; Bennett Rosamond, M.P., Almonte; W. S. Odell, Ottawa; C. C. Ray, Ottawa.

Officers.—Charles Magee, President, Ottawa; C. Berkeley Powell, M.P.P., 1st Vice-President, Ottawa; C. Ross, 2nd Vice-President, Ottawa; A. B. Powell, General Manager, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Ottawa Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated September 30th, 1899, by charter (Ontario) under R.S.O. 1897, c. 203, s. 3; Order-in-Council (Ontario), March 31st, 1900, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, c. 203, s. 44; R.S.C. chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets*:—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $53,200, held by the Government of Canada.

EQUITY FIRE INSURANCE COMPANY.

Register No. 2283. Certificate of Registry No. 1248.

Directors and Officers.

Directors.—Thos. Crawford, M.P.P., Toronto; C. C. Van Norman, Toronto; His Honor Judge Morgan, Toronto; D. Carlyle, J.P., Toronto; H. E. Irwin, K.C., Toronto; Wm. Hendrie, Jr., Hamilton; Stephen Noxon, Ingersoll; A. F. Maclaren, M.P., Stratford; C. H. Elliott, London; W. Vandusen, Toronto Junction; W. G. Brown, Toronto.

Officers.—Thos. Crawford, M.P.P., President; C. C. Van Norman, Vice-President; Wm. Greenwood Brown, General Manager.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Equity Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1898, January 29th—Incorporated by Charter (Ontario), under R.S.O. 1897, c. 203, s. 3; 1901, July 26th, Order-in-Council, Ontario, authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, c. 203, s. 44; R.S.C. chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1904, and expiring the 31st day of March, 1905, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $50,211, held by the Government of Canada.

RELIANCE MUTUAL LIFE INSURANCE SOCIETY.

Register No. 2212. Certificate of Registry No. 1180.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Insurance Society.

2. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R.S.C., chap. 124.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $123,321.

NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 2211. Certificate of Registry No. 1179.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw. Suits by or against the Company may be brought in the name of the Norwich Union Life Insurance Society.

2. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

3. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $68,888.

CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 2203. Certificate of Registry No. 1168.

Directors and Officers.

Directors.—Hon. John Dryden, M.P.P., Toronto; Emerson Coatsworth, Jr., L.L.B., Toronto; A. F. MacLaren, M.P., Stratford; R. S. Williams, Toronto; J. W. Scott, Listowel; W. Vandusen, Toronto Junction; G. T. Somers, Beeton; Angus McKay, M.D., Ingersoll; H. Wilberforce Aikens, B.A., M.D., C.M., M.R.C.S., Toronto; John Gillies, Teeswater; Sidney Jones, Toronto; J. A. Jackson, Petrolea; Joseph Rosser, Ailsa Craig,.

Officers.—Hon. J. Dryden, M.P.P., President, Toronto; G. T. Somers, Beeton, and J. W. Scott, Listowel, Ont., Vice-Presidents; George B. Woods, General Manager, Toronto; Charles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Continental Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated October 26th, 1899, by Letters Patent (Ontario) under R.S.O., 1897, chap. 203, s. 3; 1 Ed. VII., 1901, chap. 94, (Special Act, Ontario), amalgamating The Continental Life Insurance Company and The Farmers' and Traders' Life and Accident Assurance Company, Limited, as "The Continental Life Insurance Company"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, s. 44. (See also R.S.C., chap. 124.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $52,250, held by the Government of Canada.

CROWN LIFE INSURANCE COMPANY.

Register No. 2267. Certificate of Registry No. 1232.

Directors and Officers.

Directors.—Hon. Sir Charles Tupper, G.C.M.G., C.B., Toronto; John Charlton, M.P., Lynedoch; Geo. H. Roberts, Toronto; Benj. Heartz, Charlottetown, P.E.I.; F. E. Hodgins, K.C., Toronto; Col. the Hon. David Tisdale, P.C., M.P., Simcoe; Randolph Macdonald, Toronto; W. B. McMurrich, K.C., Toronto; Hon. Sir Charles Hibbert Tupper, K.C.M.G., M.P., Vancouver, B. C.; A. R. Boswell, K. C., Toronto; Rodolph Forget, Montreal, Que.; John Foy, Toronto; R. L. Borden, K.C., M.P., Halifax, N.S.; Samuel Barker, M.P., Hamilton; Henry T. Machell, M.D., Toronto; Geo. H. Rees, Toronto; C. S. Wilcox, Hamilton; J. D. Hazen, St. John, N. B.

Officers.—Hon. Sir Charles Tupper, G.C.M.G., C.B., President, Toronto; John Charlton, M.P., Vice-President, Lynedoch; Geo. H. Roberts, Managing Director, Toronto; Arthur J. Hughes, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); R.S.C., chap. 124, The Insurance Act. (See also The Ontario Insurance Act, R.S.O., 1897, chap. 203, and Acts amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $52,608, held by the Government of Canada.

THE ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Register No. 2244. Certificate of Registry No. 1209.

Directors and Officers.

Directors.—Fred E. Nelson, Jas. Morgan, Jas. Davidson, E. S. Miller, J. C. Holden, Frederick Bacon, Henry Morton, J. A. W. Beaudry, O. Faucher, all of Montreal; B. E. McKenzie, M.D., Toronto; R. W. Williams, Three Rivers, Que.; Geo. W. Gilmour, Waterloo, Que.; H. H. Beck, Winnipeg, Man.

Officers.—Fred E. Nelson, President; James Morgan, Vice-President; James Davidson, 2nd Vice-President; F. J. J. Stark, Acting Manager.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Arthur Murch Featherston, Temple Building, Toronto, Ont. Suits by or against the Company may be brought in the name of The Accident and Guarantee Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Private Act of the Dominion of Canada, 63-4 Victoria (1900), chap. 87 (D.); R.S.C., chap. 124. The Insurance Act. (See also the Ontario Insurance Act, R.S.O., 1897, chap. 203, and Acts amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1904, and expiring 31st day of March, 1905, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $35,177, held by the Government of Canada.

THE HOME INSURANCE COMPANY.

Register No. 2275. Certificate of Registry No. 1240.

Officers.

John H. Washburn, President; Elbridge G. Snow, Vice-President; Areunah M. Burtis and William H. Cheyne, Secretaries.

1. Head Office, New York City; Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of The Home Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act relating to Insurance Corporations, constituting chapter 38 of the General Laws.

(As to Canada and Ontario see R.S.C., c. 124 and R.S.O., 1897, chap. 203, and Acts amending same.)

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock ($3,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy-holders therein as follows: Deposit accepted at the value of $150,000, held by the Government of Canada.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2204. Certificate of Registry No. 1169.

Directors and Officers.

Directors.—A. H. Hoover, A. F. Webster, R. E. Menzie, J. T. Hornibrook, Wm. Dineen, John McClelland, James Dixon, W. M. German, E. E. Sheppard, J. B. King, Alex. Finkler, E. Guss Porter, Stephen Noxon.

Officers.—A. H. Hoover, President; Hon. W. C. Edwards, Rockland, Vice-President; W. Dineen, Toronto, 2nd Vice-President; Thos. Baker, London, 3rd Vice-President; A. H. Hoover, Managing-Director.

1. Head Office, Toronto, Ont., A. H. Hoover, President and Managing-Director.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now defined, limited or governed are the following: 2 Edw. VII. (Dom.) chap. 102, an Act to incorporate The Sovereign Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the shareholding members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy-holders therein as follows: Deposit accepted at $50,000.

RAILWAY PASSENGERS ASSURANCE COMPANY.

Register No. 2241. Certificate of Registry No. 1206.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, F. H. Russell, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Railway Passengers Assurance Consolidation Act, 1892, 55 Vict., Chap. 8 (Imperial Act.): Act to extend the objects and business of the Railway Pasengers Assurance Company and for other purposes, 60 Vict., Chap. 14 (Imperial Act); also the Companies Act, 1862 (Imperial Act.)

3. *The members are related* as shareholders in an incorporated joint stock Company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license, issued by the Dominion of Canada, bearing date 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy-holders therein as follows: In Canada £20,000, accepted at $84,680.

MARYLAND CASUALTY COMPANY.

Register No. 2236. Certificate of Registry No. 1201.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, J. William Mackenzie, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Act of the General Assembly of Maryland, amending Charter, 1898, Chap. 43; Act amending and extending powers, 1900, Chap. 10; Act amending and extending powers, 1902, Chap. 386.

3. *The members are related* as stockholders in an incorporated joint stock company. The capital stock ($750,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March 1905, to transact Accident, Sickness and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy-holders therein, as follows: Deposit accepted at $89,313.

UNION LIFE ASSURANCE COMPANY (OF TORONTO).

Register No. 2225. Certificate of Registry No. 1190.

Directors and Officers.

Directors.—Hardy Pollman Evans, President; Harry Symons, K.C., of Toronto; Charles Percy, Montreal; Franklin G. Hughes, L.D.S., Galt; G. E. Millichamp, M.D., Toronto; G. E. Allen Jones and A. E. Vallenand, Quebec.

Officers.—Hardy Pollman Evans, President and Manager, Toronto; Harry Symons, K.C., 1st Vice-President and Secretary, Toronto; Charles Percy, 2nd Vice-President, Montreal; Franklin G. Hughes, L.D.S., 3rd Vice-President, Galt; G. E. Millichamp, Medical Director, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the Union Life Assurance Company (of Toronto.)

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: 2 Edw. VII., c. 109 (Canada), an Act to incorporate the Union Life Assurance Company, (of Toronto); R.S.C., chap. 124, The Insurance Act; R.S.O., 1897, chap. 203, The Ontario Insurance Act, and Acts amending the same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them .

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy-holders therein as follows: Deposit accepted at the value of $51,300, held by the Government of Canada.

THE MUTUAL RESERVE LIFE INSURANCE COMPANY.

FORMERLY

THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

Register No. 2214. Certificate of Register No. 1177.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, F. R. Harvey, Toronto. Suits by or against the Company may be brought in the corporate name.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1875, chap. 267, an Act for the incorporation of Societies and Clubs for certain lawful purposes; 1883, chap. 175, an Act to provide for the incorporation and regulation of Co-operative or Assessment Life and Casualty Insurance Associations and Societies; 1901, chap. 722.

3. *The members are related* as follows: Each policy holder becomes a member of the Association, and becomes entitled to a vote at the annual meeting of the Association and there is no liability incurred by becoming a member of the Association.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the March, 1905, to transact Life Insurance on the Assessment Plan in respect of business taken up to the 11th August, 1899. All business taken after that date to be on the fixed premium plan with legal reserve, under sec. 42A of R.S.C. c. 124. A special Act of the Dominion of Canada was passed in 1904 for the conversion of the assessment policies of the Company into fixed premium contracts.

5. *Deposited assets.* Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $242,922, held by Receiver-General; also $55,000 in the hands of Canadian Trustees under the Insurance Act.

STATE LIFE INSURANCE COMPANY.

Register No. 2257. Certificate of Registry No. 1222.

Date of Application for Registry 23rd February, 1904.

Signatory.—Application, Wilbur S. Wynn, Secretary, Indianopolis, Ind.

DIRECTORS AND OFFICERS.

Directors.—Andrew M. Sweeney, Samuel Quinn, Wilbur S. Wynn, Chas. F. Coffin, R. Wesley McBride, Indianapolis, Ind.

Officers.—Andrew M. Sweeney, President; Samuel Quinn, Vice-President; Wilbur S. Wynn, Secretary.

Par., 10. Head Office, Indianapolis, Ind., Chief Agent and Attorney for Ontario, O. L. Van Lanningham, Toronto.

Par., 2. *Company how constituted or incorporated.*—The Company was incorporated under the laws of the State of Indiana, U.S.A.

Par., 4. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Indiana, 1899, c. 23; 1903, c. 27.

Par., 13. *The members are related* as members of a mutual company.

Par., 15. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1904, and expiring on the 31st day of March, 1905, to transact Life Insurance.

Par., 16. *Forms used* by the Company in Ontario filed as Exhibits 1 to

Par., 17. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $50,000.

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 2301. Certificate of Registry No. 1266.

---

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Maughan, Toronto. Suits by or against the Company may be brought in the name of the Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 and 28 Vict., chap. 19, The Companies' Seals Act, 1864; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' (Winding-up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered for the year ending 30th April, 1905, to transact Marine Insurance under R. S. O., 1897, c. 203.

5. *Deposited assets.*—In Canada, pursuant to Section 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 2206. Certificate No. 1171.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Marine Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies Registration Office, Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1905, pursuant to R.S.O., 1897, c. 203.

5. *Deposited assets.* In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

Balance Sheet for the Year Ending 31st December, 1903

Profit and Loss Account, 31st December, 1903.

Profit and Loss Account, 31st December, 1903.	£	s.	d.	£	s.	d.
Balance 1st January, 1903				180,013	14	0
Balance of Underwriting Account, 1902, at 31st December, 1902				271,703	19	3
Interest on Investments				40,171	16	4
Profit on sale of Investments				134	15	10
Transfer fees				43	10	6
				£492,067	15	11
Dividends paid February and July, 1903				40,000	0	0
Claims, returns and re-insurances paid on 1902 Account, from 1st January, 1903, to date, and Underwriters' Commission	199,137	14	8			
Amount carried to Suspense Account on closing 1902 account	42,000	0	0			
Bad debts 1902 account	145	15	9			
Income tax, 1902 account	3,146	0	11			
			—	244,429	11	4
Balance carried down				207,638	4	7
				£492,067	15	11

Underwriting Account, 1903.

	£	s.	d.	£	s.	d.
Premiums—less returns and re-insurances				469,142	11	4
				£469,142	11	4
Claims paid				149,922	18	10
Office expenses, including salaries, etc., London Liverpool and Manchester	26,601	14	0			
Directors' and auditors' fees	6,220	0	0			
General law charges	12	0	3			
	32,833	14	8			
Less proportion charged to internal re-insurance account	1,587	9	2			
			—	31,246	5	6
Expenses of branches and agencies				16,978	12	0
Bad debts				1,328	1	6
Balance carried down				269,666	13	6
				£469,142	11	4

General Balance Sheet, 31st December, 1903.

	£	s.	d.
To CAPITAL subscribed—100,000 shares at £20 per share.. ..... £2,000,000			
Paid-up—£2 per share.....	200,000	0	0
Reserve Fund.....	450,000	0	0
Outstanding accounts.....	14,477	16	11
Internal re-insurance account.....	58,641	7	0
Investment fluctuation account, being the difference between cost and market value of securities at 31st December.....	64,293	11	6
Suspense account.....	63,750	19	4
Dividends not yet claimed.....	701	5	0
Balance of profits and loss account.....	207,638	4	7
Balance of underwriting account, 1903.....	269,666	13	6
	£1,329,169	17	10

	£	s.	d.
By investments (at market value on 31st December) and loans	1,179,000	13	5
Debtors for premiums, etc.....	105,557	1	0
Interest accrued, but not yet received.....	16,374	9	6
Office furniture and fixtures.....	569	10	2
Stamps on hand.....	599	19	0
Bills receivable.....	5,264	6	3
Cash on deposit.. ..... £ 8,000 0 0			
Cash at bankers and in hand.. ..... 13,803 18 6			
	21,803	18	6
	£1,329,169	17	10

We beg to report that we have each in our respective Districts examined the accounts of the Company, and that the above Balance Sheet compiled therefrom is in our opinion properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by the books of the Company.

We also report that we have individaully satisfied ourselves of the existence of the Securities belonging to our respective Offices.

J. F. CLARKE, London,
J. S. H. BANNER, Liverpool,
Wm. ASHWORTH, Manchester,
Auditors.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 2207. Certificate of Registry No. 1172.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of California, 1872, Civil Code of California,—Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company being found within the intent of sec. 3a and 49 (4), of the Insurance Act of Canada was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance and the registry has been renewed until the 30th April, 1905, pursuant to statute of Ontario, R.S.O., 1897, c. 203.

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

FORTY-FIRST ANNUAL STATEMENT, DECEMBER 31ST., 1903.

Officers:

W. J. DUTTON.....President.
B. FAYMONVILLE.....2nd Vice-President.
J. B. LEVISON.....2nd Vice-President.
L. WEINMANN.....Secretary.

INCOME.

Net premiums—fire	$2,724,792 10	
—marine	534,364 98	
Interest, dividends and rents	211,630 45	
		$3,470,787 53

EXPENDITURE.

Net losses paid—fire	$1,293,668 07	
marine	311,384 62	
		$1,605,052 69
Dividends		120,000 00
Commission and brokerage		484,745 61
Salaries, fees, etc		287,708 99
Taxes—State, National, Local		79,097 06
All other expenditures		254,219 15
		$2,830,823 50

LIABILITIES.

Losses in process of adjustment	$242,080 98
Re-insurance reserve	2,336,242 11
Marine bills payable	1,608 75
All other claims and demands	122,769 73
Capital, paid up in cash	1,000,000 00
Net surplus	2,156,118 80
	$5,858,820 37

SCHEDULE OF ASSETS.

150,000	United States	$199,875 00
10,000	Republic of Hawaii	9,800 00
130,000	Omnibus Cable Railway Co., San Francisco, Cal	156,000 00
118,000	Market Street Railway Co., San Francisco, Cal	133,340 00
22,000	Powell Street Railway Co., San Francisco, Cal	24,860 00
52,000	Sutter Street Railway Co., San Francisco, Cal	58,760 00
54,000	Presidio and Ferries Railroad Co., San Francisco, Cal	54,000 00
5,000	Park and Cliff House Railway	5,250 00
63,000	Los Angeles Railway Co., Los Angeles, Cal	70,875 00
10,000	Oakland Transit Co	11,000 00
5,000	Oakland Transit Co	5,925 00
70,000	San Francisco & San Joaquin Valley Railway Co	81,900 00
29,000	San Francisco & North Pacific Railway	32,480 00
40,000	Northern Railway of California	43,000 00
190,000	South Pacific Coast Railway Co	190,000 00
78,000	Stamped, Southern Pacific R. R. of Cal	83,460 00
16,000	Southern Pacific R. R. of Cal	16,800 00
3,000	Southern Pacific Co., of Cal	2,940 00
25,000	Southern Pacific R. R. of Cal., Unstamped	28,500 00
60,000	Southern Pacific Branch	78,600 00
20,000	Sierra Railway of California	22,000 00
40,000	North Pacific Coast Railroad Co	43,000 00
53,000	Spring Valley Water Works of San Francisco	56,180 00
14,000	Pacific Gas Improvement Co	13,650 00

55,000	The Risdon Iron and Locomotive Works	57,750 00
5,000	San Francisco Dry Dock Co	5,550 00
62,000	Oakland Gas, Light and [illegible] Co	68,650 00
54,000	Stockton Gas and Electric Co	54,000 00
40,000	Bay Counties Power Co	10,400 00
50,000	Pacific Electric Ry. Co	53,500 00
25,000	Cal. Central Gas and Electric Co	26,250 00
50,000	Cal. Gas & Electric Co	50,000 00
60,000	San Francisco Gas & [illegible]	60,000 00
5,000	Edison Electric Co [illegible]	5,000 00
20,000	Valley Counties Power [illegible]	20,000 00
35,000	Northern Cal. Power Co	35,000 00
10,000	Siskiyou Elec. Power Co	10,000 00
10,000	Keswick Elec. Power Co	10,250 00
69,000	Sunset Telephone and Telegraph Co	72,450 00
13,000	American Hawaiian Steamship Co., New York	13,650 00
7,000	Baker City, Oregon, School	7,280 00
20,000	Riverside Water Co	20,000 00
50,000	Honolulu Rapid Transit and Land Co	52,000 00
30,000	Oahu Railway and Land Co	30,900 00
30,000	Olaa Sugar Co	30,000 00
50,000	Hilo Railroad Company, Honolulu, H. I	50,000 00
20,000	Oahu Sugar Co. of Honolulu, H. I	20,000 00
1,500	Natoma Vineyard Co., California	1,500 00
2,986	Home Fire & Marine Insurance Co. of California	600,000 00
410	Bank of California, San Francisco, Cal	184,500 00
130	First National Bank, San Francisco, Cal	52,000 00
225	Anglo-Californian Bank, Ltd., S. F., Cal	19,125 00
100	Mercantile Trust Co., San Francisco, Cal	22,500 00
10	Union Trust Co.	20,000 00
450	Oakland Bank of Savings, Oakland, Cal	36,000 00
50	Union National Bank, Oakland, Cal	8,250 00
304	San Francisco National Bank	45,600 00
1,000	California Street Cable Railroad Co., S. F., Cal	200,000 00
550	Presidio and Ferries Railroad Co., S. F., Cal	22,000 00
660	San Francisco Gas and Electric Co., S. F., Cal.	42,570 00
340	Pacific States Telephone & Telegraph Co	34,000 00
1,200	Spring Valley Water Works, S. F., Cal	46,500 00
100	San Jose Water Co., San Jose, Cal	10,500 00
656	San Francisco Dry Dock Co., S. F., Cal	
656	Mission Rock Co., San Francisco, Cal	39,360 00
100	Marin County Water Co	6,200 00
Loans on bonds and mortgages		188,312 50
Loans on collaterals		462,500 00
Cash in banks and office		311,385 35
Real estate, Company's Home Office		300,000 00
Real estate, Company's Oakland Office		75,000 00
Other real estate owned by Company		143,000 00
Premiums in course of collection and marine premium notes		756,289 35
All other assets		18,903 17
		$5,858,820 37

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 2208. Certificate of Registry No. 1173.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Sydney Crocker, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1905, pursuant to R. S. O., 1897, chap. 203.

5. *Deposited Assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

Balance Sheet for the Year Ending 31st December, 1903

Profit and Loss Account to 31st December, 1903.

	£	s.	d.
To Balance, Profit and Loss Account, as shewn in the last General Balance Sheet	100,917	0	11
Balance [illegible] account	249,865	15	9
Interest [illegible] loans, &c.	30,209	7	10
Transfer fees	44	15	0
Bad debts recovered	218	13	11
	£381,255	12	8

	£	s.	d.
By dividend authorized by recent meeting, and 31st Jan., 1903	15,552	10	0
Interim dividend, paid 1st July, 1903	13,080	0	0
Income tax	5,655	18	2
Losses, averages, returns and charges paid on account of [illegible]	1,154	5	2
Transferred to suspense against [illegible]	2,000	0	0
	227,854	15	2
Balance	119,132	9	4
	£381,255	12	8

Underwriting Account, 1903.

	£	s.	d.
To net premiums, after deducting returns, re-insurances, etc.	471,876	17	5
	£471,876	17	5

	£	s.	d.
By losses and averages paid	190,198	16	1
General expenses, including branches, foreign agencies, subscriptions to Underwriters' rooms, Lloyd's register, etc	33,986	12	5
Directors' remuneration	3,000	0	0
Auditors' fee	231	0	0
Balance	244,460	8	11
	£471,876	17	5

General Balance Sheet, 31st December, 1903.

	£	s.	d.
To capital—65,400 shares of £20 each—£1,308,000—upon which £2. 10s per share has been called up	163,500	0	0
Reserve fund	400,000	0	0
Sundry creditors	34,407	6	7
Unclaimed dividends	176	4	0
Investment realization suspense account	19,701	13	9
Underwriting suspense account	57,380	12	0
Underwriting account, 1903	244,460	8	11
Profit and loss account	119,132	9	4
	£1,038,758	14	7

	£	s.	d.
By investments and loans	883,142	14	8
Sundry debtors	90,159	9	5
Interest to date not received	7,799	0	7
Stamps on hand	573	14	11
Cash and bills at bankers and in hand	57,083	15	0
	£1,038,758	14	7

We beg to report that we have duly examined and checked the books and vouchers from which the above accounts have been compiled, together with the securities held by the Company, and, in our opinion, the balance sheet is properly drawn up, so as to exhibit a true and correct view of the position of the Company, as shown by the books.

HARMOOD BANNER & SON,

Chartered Accountants.

Liverpool, 18th January, 1904.

THE MANNHEIM INSURANCE COMPANY (LIMITED).

Register No. 2200. Certificate of Registry No. 1165.

Board of Directors:—C. Reiss, Esq., Consul General, Chairman, Mannheim; F. Scipio, Esq., Deputy Chairman, Mannheim; Dr. F. Engelhorn, Mannheim; C. Eckhard, Esq., Mannhein; Charles Funck, Esq., Mannheim; S. Hartogensis, Esq., Consul-General, Mannheim; Dr. F. Hunt, Mannheim.

Managers:—R. Post, Mannheim; N. Muhlinghaus, Mannheim; F. Herm, Sub-Manager, Mannheim.

1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario. G. G. Burnett, Toronto. Suits by or against the Company may be brought in the name of the Mannheim Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was originally organized and incorporated on the 10th May, 1879, in accordance with the laws of the State of Baden (Germany), and the documents evidencing the same are filed or deposited in the Record Office of the Grand Ducal County Court at Mannheim.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, is registered for the transaction of Ocean Marine Insurance for the term ending 30th April, 1905, pursuant to The Ontario Insurance Act

5. *Deposited Assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

MANNHEIM INSURANCE COMPANY OF MANNHEIM.

(Mannheimer Versicherungsgesellschaft.)

TWENTY-FOURTH BALANCE SHEET.

	£	s.	d.
Issued capital of the Company	400,000	0	0
Reserve fund	100,000	0	0
The guarantee funds of the Company consist now of:			
Issued capital	400,000	0	0
Reserve fund	100,000	0	0
Reserves for outstanding claims and risks not run off	190,116	17	1
	£690,116	17	1

BALANCE SHEET FOR THE PERIOD 1ST JULY, 1902, TO 30TH JUNE, 1903:—

Dr.	£	s.	d.
Subscribed capital	400,000	0	0
Reserve Fund	100,000	0	0
Creditors	42,227	18	6
Reserve for risks not run off and outstanding claims	190,116	17	1
Gratuity fund for the clerks of the Company	8,500	0	0
Dividends unclaimed	107	2	6
Balance of profit and loss account	16,042	1	4
	756,993	19	5

Cr.	£	s.	d.
Shareholders' acceptances for uncalled capital	300,000	0	0
Investments in bonds and mortgages	267,732	1	7
House property	29,452	18	5
Furniture	2,140	7	2
Cash in hand, at bankers' and bills receivable	46,648	15	10
Sundry debtors	10,712	7	4
Balances at the Agents' and Assured	97,623	13	9
Interest due and unpaid	2,683	15	4
	£756,993	19	5

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life and Accident Insurance Companies

Year ending 31st December, 1903

THE CENTRAL LIFE INSURANCE COMPANY. *

Commenced business 1st of April, 1901.

HEAD OFFICE, TEMPLE BUILDING, TORONTO.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Thomas Crawford, M P.P.,	Toronto, Ont.
James Dow, M B.,	Belwood, Ont.
A. Groves, M.D.,	Fergus, Ont.
Torrance E. Bissel,	Elora, Ont.
J. W. St. John, M.P.P.,	Toronto, Ont.
J. M. Spence,	Toronto, Ont.

Officers:

Thomas Crawford, M.P.P., President	Toronto, Ont.
Torrance E. Bissel, 1st Vice-President	Elora, Ont.
James Dow, M.B., 2nd Vice-President	Belwood, Ont.
J. M. Spence, Managing Director	Toronto, Ont.

Authorized capital, $1,000,000; Subscribed Capital, $500,000; Paid-up, $48,640.00; Deposit at Provincial Treasury, $25,000.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1903.

ASSETS.

Amount of debentures		$30,000 00
Amount of mortgages		300 00
Actual cash on hand at head office	$772 03	
Cash in Imperial Bank, Toronto	9,203 62	
		9,975 65
Interest due and accrued and unpaid		67 50
Bills receivable		4,422 99
" one year or more overdue (not extended)	$900 90	
Premiums outstanding		1,822 71
Premiums deferred		1,678 55
Calls on capital stock unpaid		3,160 00
Premiums on capital stock unpaid		790 00
Advances to agents		1,818 81
Office furniture (not extended)	$453 73	
Total assets		$54,036 21
Subscribed capital stock uncalled, less paid in advance of calls		$448,200 00

LIABILITIES.

Re-insurance reserve (interest at 3½ per cent.)	$17,066 38
Premiums paid in advance	48 85
Auditors' and actuary's fees	125 00
Total liabilities	$17,240 23
Capital stock paid up	$48,640 00

* Name changed 16th September, 1904, by Order in Council (Ontario) to " The Central Life Insurance Company of Canada."

RECEIPTS.

Amount received in cash for gross premiums	$14,362 51
" " interest	1,300 30
" " from calls on capital stock	6,188 00
" " from premiums, "	1,547 50
" " sundries	32 50
Total receipts	$23,430 81

EXPENDITURE.

Expenses of Management:

Cash paid for agents' commission, salaries and bonus	$6,846 01
" law costs	91 21
" medical examiners' fees	1,205 75
" interest, discount and exchange	33 00
" statutory assessment, license fee and Provincial tax	165 85
" travelling expenses	1,973 55
" rent and taxes	440 00
" salaries, directors' and auditors' fees	4,681 76
" printing, stationery and advertising	760 03
" postage, telegrams and express	216 81
" other expenses	113 72
Total expenses of management	$16,527 69

Miscellaneous Payments:

Cash paid for claims	4,000 00
" re-insurance	426 18
Total expenditure	$20,953 87

MISCELLANEOUS.

	Number.	Amount.	Number.	Amount.
				$
Contracts in force 31st December, 1902			323	359,750
Contracts taken during 1903 (new or renewed)			360	381,750
Gross number and amount of contracts on foot at any time during 1903			683	741,500
Deduction:				
		$		
Contracts matured in 1903 by death	3	4,000		
Contracts lapsed in 1903	236	248,250		
Amount by which contracts, still in force, were reduced in 1903		1,500		
Total deductions extended	239	253,750	239	253,750
Gross number and amount of contracts on foot at 31st December, 1903			444	487,750
Less re-insured			(11)	26,500
Net number and amount of contracts on foot at 31st December, 1903			444	461,250

LIST OF STOCKHOLDERS.

Name.	Residence.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Alexander, T. R.	Midland	2	200 00	20 00
Allan, George	Wroxeter	10	1,000 00	100 00
Allan, Thomas	Durham	10	1,000 00	100 00
Alton, J. G.	Toronto	10	1,000 00	100 00
Anderson, D. A., D.D.S.	Exeter	10	1,000 00	100 00
Anderson, Rev., R.S.G.	Wroxeter	10	1,000 00	100 00
Anderson, Rev. S.	Kirkton	10	1,000 00	100 00
Andrews, Thomas	Thornhury	20	2,000 00	200 00
Andrews, W. N.	"	10	1,000 00	100 00
Andrews, M. E.	"	5	500 00	50 00
Andrews, Mrs. F.	"	5	500 00	50 00
Baird, William	Carleton Place	20	2,000 00	200 00
Barber, A. E.	Arthur	5	500 00	50 00
Bartholomew, N. E. G.	Brantford	2	200 00	20 00
Bayne, Rev. G. D.	Pembroke	2	200 00	20 00
Beattie, Rev. W.	Cobourg	10	1,000 00	100 00
Beckett, S. E.	Kintail	10	1,000 00	100 00
Bell, Catharine	Brantford	10	1,000 00	100 00
Bennetto, T. H.	Palmerston	10	1,000 00	100 00
Benton, L. C.	Walkerton	5	500 00	50 00
Bingham, G. S., M.D.	Hamilton	10	1,000 00	100 00
Bissell, T. E.	Elora	20	2,000 00	200 00
Blair, Rev. A.	Nassagaweya	60	6,000 00	600 00
Bloodsworth, Mrs. J. A.	Paisley	2	200 00	20 00
Bloodsworth, Rev. J. A.	"	2	200 00	20 00
Blyth, R. Y.	Belwood	2	200 00	20 00
Boden, Oscar	Meaford	10	1,000 00	100 00
Boomer, G. E.	Galt	10	1,000 00	100 00
Bradley, Rev. W. A.	Berlin	10	1,000 00	100 00
Broad, R. S., M.D.	Barrie	5	500 00	50 00
Brown, E. A. E.	Palmerston	10	1,000 00	100 00
Brown, Rev. F. L.	Tottenham	5	500 00	50 00
Brown, John	Carleton Place	10	1,000 00	100 00
Brown, M. M.	Toronto	5	500 00	50 00
Brown, W. G.	"	2	200 00	20 00
Brown, W. J.	Belwood	2	200 00	20 00
Buchanan, Catherine	Galt	20	2,000 00	200 00
Buchanan, C. H.	"	20	2,000 00	200 00
Bundy, J. W.	Toronto	10	1,000 00	100 00
Buntin, Nellie	Teeswater	10	1,000 00	100 00
Burr, M. W.	Guelph	10	1,000 00	100 00
Calhonn, Joseph	Bolton	20	2,000 00	200 00
Calhoun, M. F.	"	10	1,000 00	100 00
Cameron, J. M., M.D.	Galt	15	1,500 00	150 50
Campbell, G. I., M.D.	Grand Valley	2	200 00	20 00
Campbell, Rev. C. A.	Lakefield	18	1,800 00	180 00
Campbell, T. F., D.D.S.	Galt	10	1,000 00	100 00
Carson, Samuel	Meaford	20	2,000 00	200 00
Carter, Joseph	Guelph	8	800 00	80 00
Cassidy, J. I., M.D.	Mooreficld	5	500 00	50 00
Chambers, Mrs. M. E.	Smiths Falls	5	500 00	50 00
Clarke, Joseph	Elora	16	1,600 00	160 00
Clarke, J. G., M.D.	Meaford	20	2,000 00	200 00
Clements, John	Alma	5	500 00	50 00
Cochinour, C. F.	Alajuila, Costa Rica	20	2,000 00	200 00
Cockburn, Rev. R. T.	Grand Valley	4	400 00	40 00
Colling, Rev. Thomas	Niagara Falls	50	5,000 00	500 00
Colvin, Mrs. B.	Galt	20	2,000 00	200 00
Colvin, A. J.	"	30	3,000 00	300 00
Colwell, Rev. A. S.	Colpoy's Bay	2	200 00	20 00
Conerty, J. M., M.D.	Smiths Falls	10	1,000 00	100 00
Conning, Rev. J. S.	Baltimore	5	500 00	50 00
Cook, Mrs. A. M.	Wheeling, W.V.	5	500 00	50 00
Cooley, J. W.	Milton	40	4,000 00	400 00
Coram, J. G., D.D.S.	Drayton	5	500 00	50 00
Cormack, James, Sr.	Guelph	10	1,000 00	100 00
Cornish, Robert	Waterloo	4	400 00	40 00
Cosgrove, Mrs. T. A.	St. Marys	20	2,000 00	200 00
Cosgrove, Rev. T. A.	"	20	2,000 00	200 00
Cotton, Alexander	Grand Valley	8	800 00	80 00
Coulson, Charles	Brantford	10	1,000 00	100 00
Coultes, E. S.	Ripley	10	1,000 00	100 00
Craven, Rev. J. J.	Galt	5	500 00	50 00
Crawford, Thomas, M.P.P.	Toronto	40	4,000 00	400 00
Crawford, Rev. John	Niagara Falls	8	800 00	80 00
Creech, J. W.	Exeter	20	2,000 00	200 00
Crummy, Rev. Eber	Kingston	10	1,000 00	100 00
Cull, F. A.	Guelph	8	800 00	80 00
Currie, Rev. D.	Perth	50	5,000 00	500 00
Damm, Rev. G.D.	Waterloo	2	200 00	20 00
Daniel, E.	Guelph	10	1,000 00	100 00
Davis, C. E.	Walkerton	2	200 00	20 00

LIST OF STOCKHOLDERS.—Continued.

Name.	Residence.	No. of shares subscribed for	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Davis, T. W.	Ripley	20	2,000 00	200 00
Davies, Clara	Brantford	5	500 00	50 00
Davies, Fannie	"	2	200 00	20 00
Dick, Mrs. F.	Bolton	5	500 00	50 00
Dick, William	"	5	500 00	50 00
Dickenson, J. H.	Thornbury	5	500 00	50 00
Dippell, M. G.	Drayton	5	500 00	50 00
Dodds, A.	Bolton	20	2,000 00	200 00
Dow, J., M.B.	Belwood	20	2,000 00	200 00
Dunlop, M. C.	Brantford	10	1,000 00	100 00
Dunlop, R. S.	"	4	400 00	40 00
Farquharson, Rev. W.	Durham	5	500 00	50 00
Ferguson, A. L.	Smiths Falls	40	4,000 00	400 00
Florence, J. L.	Moorefield	10	1,000 00	100 00
Forsyth, D.	Palmerston	4	400 00	40 00
Foster, S. E., D.D.S.	Wiarton	10	1,000 00	100 00
Freeman, M.	Hamilton	10	1,000 00	100 00
Fullerton, Frank	Boston, Mass.	20	2,000 00	200 00
Geer, F. L	Teeswater	5	500 00	50 00
Gehl, Rev. W. C.	Caledonia	5	500 00	50 00
Gibb, J. G., D.D.S.	Blenheim	8	800 00	80 00
Gibney, Rev. H. J.	Alliston	40	4,000 00	100 00
Gibson, A., M.D.	Hillsburg	2	200 00	20 00
Glassford, A. G.	Guelph	5	500 00	50 00
Goodfellow, J. D.	Bolton	3	300 00	30 00
Goodwin, Mrs. C.	Grimsby	20	2,000 00	200 00
Gower, John	Meaford	20	2,000 00	200 00
Greenlaw, J. A., M.D.	Palmerston	2	200 00	20 00
Grierson, C. P.	Lanark	10	1,000 00	100 00
Groves, A., M.D.	Fergus	40	4,000 00	400 00
Gurr, W. C.	Goldstone	2	200 00	20 00
Gurnett, J. C. (in trust)	Ancaster	1	100 00	10 00
Gurnett, J. C.	"	5	500 00	50 00
Haist, Rev. A. Y.	Stratford	80	8,000 00	800 00
Haist, Rev. G. F.	Walkerton	40	4,000 00	400 00
Haist, William	Berlin	80	8,000 00	800 00
Hall, Rev. W. T.	Toronto	10	1,000 00	100 00
Hamel, G. J.	Waterloo	6	600 00	60 00
Hamill, J. D., D.D.S.	Meaford	5	500 00	50 00
Hamilton, George	Palmerston	20	2,000 00	200 00
Hanks, A. R. M.D.	Blenheim	16	1,600 00	160 00
Hanna, F., M.D.	Brantford	5	500 00	50 00
Hanna, A. E., M.D.	Perth	5	500 00	50 00
Hansel, Frank	Hamilton	20	2,000 00	200 00
Harrison, Frank	Elora	10	1,000 00	100 00
Harrison, T. D.	Hamilton	30	3,000 00	300 00
Hart, Mrs. D.	Toronto	50	5,000 00	500 00
Henderson, E.	Ancaster	160	16,000 00	1,600 00
Henderson, Rev. A.	Orangeville	2	200 00	20 00
Henderson, Mrs. M.	New Westminister	50	5,000 00	500 00
Henry, James, M.D.	Orangville	1	100 00	10 00
Herald, John, M.D.	Kingston	5	500 00	50 00
Heslewood, F.	Palmerston	15	1,500 00	150 00
Higginbotham, A.	Milton	5	500 00	50 00
Hill, E. L., B.A.	Guelph	2	200 00	20 00
Hiscox, R. J.	Teeswater	10	1,000 00	100 00
Hopkins, J. A.	Dovercourt	5	500 00	50 00
Horton, H. G.	Toronto	20	2,000 00	200 00
Horton, William	Waterloo	120	12,000 00	1,200 00
Howson, Elizabeth	Clinton	10	1,000 00	100 00
Hunt, C. F.	Hamilton	5	500 00	50 00
Hyndman, H.	Palmerston	16	1,600 00	160 00
Hyndman, S. W.	"	4	400 00	40 00
Inkscetter, W. E.	Alajuila, Costa Rica	20	2,000 00	200 00
Ireland, S.	St. Marys	10	1,000 00	100 00
Irwin, Caroline	Hamilton	10	1,000 00	100 00
Irwin, Caroline (in trust)	"	20	2,000 00	200 00
Jackson, A. H.	Durham	5	500 00	50 00
Jamieson, D., M.D.	"	5	500 00	50 00
Johns, John	Wiarton	5	500 00	50 00
Johnston, A. W.	Fergus	16	1,600 00	160 00
Johnston, J. A.	Smiths Falls	10	1,000 00	100 00
Johnston, J. T.	Hamilton	2	200 00	20 00
Jones, C. A., M.D.	Mount Forest	4	400 00	40 00
Kaine, R. V.	North Bay	4	400 00	40 00
Kearns, John	Palmerston	5	500 00	50 00
Kearns, S. J.	"	5	500 00	50 00
Kellam, E. T., M.D.	Niagara Falls	8	800 00	80 00
Kelly, C. I., M.D.	Hamilton	10	1,000 00	100 00
Kelly, G. G.	Hamilton	25	2,500 00	250 00
Kelly, J. A.	"	70	7,000 00	700 00
Kelly, J. C.	"	70	7,000 00	700 00

LIST OF STOCKHOLDERS.—Continued.

Name.	Residence.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Kelly, M. E.	Hamilton	50	5,000 00	500 00
Kelly, P. T.	Oakville	100	10,000 00	1,000 00
Kent, F. D., M.D.	Thornbury	10	1,000 00	100 00
Kidd, J. H.	Bowmanville	100	10,000 00	1,000 00
Kleopfer, C.	Guelph	2	200 00	20 00
Knechtel, Rev. S. R.	Berlin	2	200 00	20 00
Lane, R. T.	Sault Ste. Marie	10	1,000 00	100 00
Leadlay, P.	Toronto	20	2,000 00	200 00
Livingstone, D.	Barrie	10	1,000 00	100 00
Loghrin, M. J.	Guelph	10	1,000 00	100 00
Loughrin, Elizabeth	"	10	1,000 00	100 00
Lount, C. A. D.D.S.	Walkerton	10	1,000 00	100 00
Lount, Mrs. S. A.	"	40	4,000 00	400 00
Lowe, Joseph	Meaford	40	4,000 00	400 00
Lucy, W. J.	Winnipeg	10	1,000 00	100 00
McCallum, J. S., M.D.	Smith's Falls	20	2,000 00	200 00
McCandless, M. A.	Guelph	5	500 00	50 00
McCandless, M. A.	"	5	500 00	50 00
McCrimmon, J., M.D.	Kincardine	10	1,000 00	100 00
McDonald, John	Carleton Place	20	2,000 00	200 00
McDougall, J. B.	North Bay	5	500 00	50 00
McEwen Rev. James	Wiarton	8	800 00	80 00
McFarlane, M. A., M.D.	Carleton Place	20	2,000 00	200 00
McGorman, W. T., D.D.S.	St. Mary's	4	400 00	40 00
McGowan, John, M.P.	Elora	100	10,000 00	1,000 00
McIntyre, William	Grand Valley	2	200 00	20 00
McKay, W. J. L. (Mrs.)	Orangeville	2	200 00	20 00
McKibbon, L. G., M.D.	Toronto	20	2,000 00	200 00
McLaren, J. A.	St. Mary's	10	1,000 00	100 00
McLellan, Isabella	Guelph	6	600 00	60 00
McLeod, N. D.	Stayner	1	100 00	10 00
McLeod, Dr.	"	4	400 00	40 00
McLeod, Rev. R.	Ripley	5	500 00	50 00
McNab, J. W.	Chepstowe	60	6,000 00	600 00
McNab, Mrs. M.	Walkerton	16	1,600 00	160 00
Mabee, Lewis, M. D.D.S.	Goderich	4	400 00	40 00
MacCrimmon, D. A., M.D.	Ripley	5	500 00	50 00
Maharg, C. S.	Toronto	10	1,000 00	100 00
Malcolm, Rev. J.	Teeswater	10	1,000 00	100 00
Malcolmson, A.	Moorefield	5	500 00	50 00
Matthews, I. S.	St. Mary's	16	1,600 00	160 00
Merrifield, L. L.	Toronto	40	4,000 00	400 00
Miles, Rev. Chas.	Kincardine	2	200 00	20 00
Millichamp, G. E., M.D.	Toronto	10	1,000 00	100 00
Minehan, Rev. J. L.	"	10	1,000 00	100 00
Minehan, Rev. L.	"	10	1,000 00	100 00
Moore, Paulina (In trust)	Elora	10	1,000 00	100 00
Moore, Paulina	"	20	2,000 00	200 00
Morlock, C. O.	Guelph	2	200 00	20 00
Morris, W. L.	Hamilton	20	2,000 00	200 00
Mosley, W. H., D.D.S.	Toronto	5	500 00	50 00
Mott, T. H., M.D.	Mohawk	20	2,000 00	200 00
Munroe, Rev. G.	Ridgetown	10	1,000 00	100 00
Murray, Rev. John L.	Kincardine	20	2,000 00	200 00
Nelson, John N.	Erin	1	100 00	10 00
Nichol, W. H.	Hamilton	10	1,000 00	100 00
Oaten, Rev. F. J.	Lucknow	10	1,000 00	100 00
Oaten, Kate R.	Orillia	10	1,000 00	100 00
Ochs, Anthony, M.D.	Hespeler	10	1,000 00	100 00
O'Flynn, Alice M.	Belleville	10	1,000 00	100 00
Ott, A. A.	Brantford	20	2,000 00	200 00
Parry, W. T., M.D.	Toronto	10	1,000 00	100 00
Passmore, W. J.	Guelph	10	1,000 00	100 00
Paul, R. S.	Meaford	10	1,000 00	100 00
Peters, Henry	Woodbridge	10	1,000 00	100 00
Philp, W. H., M.D.	Arthur	20	2,000 00	200 00
Philp, Rev. John	Kingston	10	1,000 00	100 00
Pickel, James, V.S.	Drayton	5	500 00	50 00
Porteous, Thomas	Hamilton	50	5,000 00	500 00
Reid, C. A., D.D.S.	Fergus	5	500 00	50 00
Reid, Matilda	Orangeville	16	1,600 00	160 00
Reidel, Martin	Waterloo	10	1,000 00	100 00
Riddell, N. M.	Carleton Place	20	2,000 00	200 00
Ritchie, J. A.	Los Angeles	10	1,000 00	100 00
Robertson, W. N., M.D.	Stratford	4	400 00	40 00
Robinson, John,	Hamilton	4	400 00	40 00
Robinson, L. B.	Walkerton	2	200 00	20 00
Rose, Laura	Guelph	20	2,000 00	200 00
Ross, Donald	Southampton	2	200 00	20 00
Ross, James, M.D.	Dundas	4	400 00	40 00
Rusk, Elizabeth	Walkerton	5	500 00	50 00
Sadd, Florence	Toronto	10	1,000 00	100 00

LIST OF STOCKHOLDERS.—Concluded.

Name.	Residence.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Salton, Rev. G. F.	Ottawa	20	2,000 00	200 00
Sanderson, F. G.	St. Mary's	5	500 00	50 00
Schmidt, W. J., D.D.S.	Berlin	6	600 00	60 00
Schneider, J. L.	Moorefield	5	500 00	50 00
Schwartz, A. A.	Formosa	16	1,600 00	160 00
Schwenger, Charles	Hamilton	20	2,000 00	200 00
Seitz, J. J.	Toronto	5	500 00	50 00
Semple, Andrew	Fergus	2	200 00	20 00
Sharpe, Rev. Dixon	Rockford	10	1,000 00	100 00
Shaw, W. H.	Toronto	10	1,000 00	100 00
Shuttleworth, E.	Guelph	5	500 00	50 00
Simpson, G. R., M.D.	Hamilton	10	1,000 00	100 00
Sinclair, D. J. M.D.	Woodstock	2	200 00	20 00
Skerritt, J.	Arthur	2	200 00	20 00
Smith, G. B., M.D.	Toronto	10	1,000 00	100 00
Snedden, S. M., D.D.S.	Pembroke	10	1,000 00	100 00
Snell, A. E.	Bolton	5	500 00	50 00
Snell, F. E.	"	5	500 00	50 00
Snell, H. M.	"	5	500 00	50 00
Somerville, John	Hamilton	50	5,000 00	500 00
Sparling, James	Meaford	40	4,000 00	400 00
Spence, J. M.	Toronto	381	38,100 00	650 00
Spence, W. D.	St. Mary's	5	500 00	50 00
St. John, J. W.	Toronto	20	2,000 00	200 00
Stark, Charles	Hespeler	4	400 00	40 00
Steele, Jas. H.	Fergus	10	1,000 00	100 00
Stephen, A. H.	Meaford	5	500 00	50 00
Stephen, W. W.	"	15	1,500 00	150 00
Stephenson, C. H.	Drayton	5	500 00	50 00
Stevenson, W. J.	Erin	1	100 00	10 00
Stewart, A. M.D.	Palmerston	16	1,600 00	160 00
Stewart, Dougald, M.D.	Teeswater	5	500 00	50 00
Strehler, Arnold	Toronto	30	3,000 00	300 00
Strickland, Mrs. K.	Brantford	8	800 00	80 00
Strickland, W. L.	"	2	200 00	20 00
Sutherland, G. A. M.D.	Embro	10	1,000 00	100 00
Switzer, G. B.	Guelph	10	1,000 00	100 00
Taylor, Alfred	Galt	20	2,000 00	200 00
Thompson, J. W.	London	4	400 00	40 00
Thompson, P. A.	Hamilton	10	1,000 00	100 00
Tilley, J.	Brantford	10	1,000 00	100 00
Timms, J. H.	St. Mary's	10	1,000 00	100 00
Tolton, David	Guelph	10	1,000 00	100 00
Troyer, J.	Toronto	10	1,000 00	100 00
Truscott, Mrs. C.	Hamilton	8	800 00	80 00
Truscott, Mrs. E.	"	8	800 00	80 00
Turnbull, J. M., D.D.S.	Goderich	2	200 00	20 00
Unsworth, H. H.	Fergus	2	200 00	20 00
Urquhart, John, M.D.	Oakville	50	5,000 00	500 00
Walker, G. M.	Cataract Junction	2	200 00	20 00
Walmsley, James	Waterloo	4	400 00	40 00
Warbrick, J. F.	Bolton	10	1,000 00	100 00
Watson, C. W.	"	20	2,000 00	200 00
Watson, Edwin	Walkerton	10	1,000 00	100 00
Watson, James	Kirkton	70	7,000 00	700 00
Webster, J. L.	St. Mary's	10	1,000 00	100 00
Welsh, Archie	Jerseyville	8	800 00	80 00
White, Walter	Drayton	1	100 00	10 00
Williams, J. F., M.D.	Bracebridge	10	1,000 00	100 00
Williams, Rev. D.	Belleville	100	10,000 00	1,000 00
Wilson, Rev. A. C.	Myrtle	10	1,000 00	100 00
Woods, A. M.	St. Mary's	20	2,000 00	200 00
Woods, A. L.	Guelph	10	1,000 00	100 00
Wright, George, M.D.	Berlin	20	2,000 00	200 00
Wright, Rachel	Guelph	5	500 00	50 00
Younger, William	Toronto	20	2,000 00	200 00
		5,000	500,000 00	48,640 00

PEOPLE'S LIFE INSURANCE COMPANY

Commenced business 4th May, 1892

HEAD OFFICE, TORONTO.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

Hon. J. R. Stratton - - - - - - - Peterboro' Ont.
T. P. Coffee - - - - - - - - Toronto, Ont.
D. W. Karn - - - - - - - - - Woodstock Ont.
C. Kloepfer - - - - - - - - - Guelph, Ont.
F. M. Holland - - - - - - - - Toronto, Ont.

Officers:

Hon. J. R. Stratton, President - - - - Peterboro' Ont.
T. P. Coffee, Vice-President - - - - - Toronto, Ont.
W. D. Karn, Vice-President - - - - - Woodstock, Ont.
Thomas Jolliffe, Acting Manager, Secretary Treasurer Toronto, Ont.

Authorized debenture-stock capital - - - -	$250,000 00
" debenture - - - - - - -	50,000 00
Amount of debenture-stock issued - - - -	210,250 00
" debentures issued - - - - - -	41,450 00
Debentures and debenture stock authorized but not issued	48,300 00
Deposit at Treasury of Ontario - - - - - -	10,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER 1903.

ASSETS.

Debentures of Loan Corporations		$ 107,500 00
Loans on Company's policies		4,391 45
Deposit receipts	$10,000 00	
Cash on hand, head office	100 00	
Cash in Dominion Permanent Loan Co., Toronto	16,616 32	
		26,716 32
Cash in agents' hands		11,410 91
Outstanding premiums		13,541 68
Deferred		2,646 32
Interest		3,240 47
Office furniture (not extended)	$2,466.44	
Total assets		$ 169,447 15

LIABILITIES.

Claims	$ 1,000 00
Reinsurance reserve for Life Insurance Contracts (interest being taken at 4½ per cent)	140,304 00
Accrued interest on debentures	1,243 50
Accrued interest on debenture stock	6,307 50
Medical fees	1,300 00
Special contract, dividends	565 99
Rent	212 59
Commission	178 64
Premiums in suspense	196 91
All other liabilities	38 55
Total amount of liabilities, except debentures and debenture stock	$151,347 68
Debentures, $41,450, and debenture stock $210,250	$251,700 00

RECEIPTS.

Cash received for premiums (gross)		$ 67,059 57
" interest		4,202 18
" " (regular)		829 14
" medical fees returned		68 00
" re-insurance premiums returned		128 59
" advances returned		1,687 69
" law costs returned		37 62
" travelling expenses returned		53 28
" rent		266 75
" debenture paid off		2,000 00
" other sources		751 07
Total receipts		$ 77,083 89

EXPENDITURE.

Expenses of Management:

Amount paid for rent, head office and branches		$ 2,831 65
" interest, discount and exchange		133 96
" agents' commission, salaries and bonus		11,590 51
" salaries and fees		11,090 90
" medical fees		4,494 35
" travelling expenses		3,093 46
" postage, telegrams, etc		1,158 68
" printing, stationery and advertising		3,537 32
" statutory assessment and license fees and taxes		1,151 89
" legal expenses		261 46
Total expenses of management		$ 39,344 18

Miscellaneous payments:		
Amount paid for losses which occurred prior to 1903	$1,680 00	
" " " during 1903	6,220 00	
		7,900 00
" returned premiums		272 54
" advances		21,169 68
" surrenders		625 26
" invested		2,000 00
" re-insurance		532 11
" dividends to policy holders (special contracts)		425 83
" policies matured		800 00
" loans on policies		1,378 79
" furniture		342 61
" branch office expenses		217 69
" interest on debentures		2,478 00
" debenture stock		9,616 75
" sundry accounts		989 96
Total expenditure		$ 88,093 40

MISCELLANEOUS.

Life.	Number.	Amount.
		$ c.
Contracts in force 31st December, 1902	1,886	$ 2,108,757 09
Contracts taken during 1903, new or renewed	1,267	1,318,100 00
Gross number and amount of contracts on foot at any time during 1903	3,153	3,426,857 09

	Number.	Amount.		
		$ c.		
Deductions:				
Contracts matured in 1903 by death	12	16,000 00		
" lapsed in 1903	1,061	1,048,500 00		
" surrendered for which cash values were paid (extended)	10	15,000 00		
" surrendered for which paid-up policies have been granted	6	9,000 00		
" matured, paid-up 10 year endowment	2	800 00		
Total deductions extended	1,091	1,089,300 00	1,091	1,089,300 00
Number and amount of contracts on foot at 31st December, 1903			2,062	2,337,557 09
Less amount of contracts reinsured			1	25,000 00
Net number and amount of contracts on foot at 31st December, 1903			2,061	2,312,557 09

LIST OF DEBENTURE STOCK HOLDERS AND DEBENTURE HOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up.
Holders of Debenture Stock.			
Card, Levi	Goderich	$ 1,500 00	$ 1,500 00
Bell, Miss A	Hensall	1,800 00	1,800 00
Bell, Miss E. J	"	1,300 00	1,300 00
Bell, J. A	"	1,900 00	1,900 00
Coffee, T. P	Toronto	50,000 00	50,000 00
Crocker, Mrs. S	Exeter	750 00	750 00
Darlington, Mrs. E. M	Brooklin	900 00	900 00
Holland, F. M	Toronto	50,000 00	50,000 00
Kloepfer, C	Guelph	50,000 00	50,000 00
McPherson, Miss A	Langford Mills	500 00	500 00
Mitchell, Miss E. A	St. Mary's	100 00	100 00
Reid, Miss Christina	Toronto	500 00	500 00
Stratton, Hon. J. R	Peterboro'	50,000 00	50,000 00
Stewart, Rev. W	Toronto	1,000 00	1,000 00
Total debenture stock		$210,250 00	$210,250 00
Debentures.			
Abbott, Edwin	Brockville	$ 600 00	$ 600 00
Abbott, J. H., Estate	"	600 00	600 00
Anderson, Emily	Toronto	200 00	200 00
Bowie, Robert	Brockville	1,600 00	1,600 00
Coffee, T. P	Toronto	4,900 00	4,900 00
Coffee, F. C	"	5,200 00	5,200 00
Cross, Dennis	"	300 00	300 00
Forham, M	Owen Sound	1,200 00	1,200 00
Greenfield, V	Toronto	600 00	600 00
Holland, F. M	"	19,950 00	19,950 00
Karn, D. W	Woodstock	1,200 00	1,200 00
Kloepfer, C	Guelph	1,200 00	1,200 00
Kilgore, S. F	Toronto	500 00	500 00
King, Mrs. Mary D	"	300 00	300 00
Kydd, Mary F	"	200 00	200 00
Lees, Rev. J. Estate	Simcoe	400 00	400 00
Mitchell, John	Toronto	100 00	100 00
Peek, Charles	"	200 00	200 00
Peek, S. A	"	100 00	100 00
Phillips, E	"	300 00	300 00
Stratton, Hon. J. R	Peterboro'	1,200 00	1,200 00
Turner, Frank	Toronto	600 00	600 00
Total debentures		$ 41,450 00	$ 41,450 00
Total debenture stock and debentures		$ 251,700 00	$ 251,700 00

TORONTO LIFE INSURANCE COMPANY.

Commenced business, 28th September, 1903.

HEAD OFFICE, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

Joseph Phillips	Toronto, Ont.
E. J. Burt	Toronto, Ont.
A. T. Hunter	Toronto, Ont.
R. H. Sanderson	Toronto, Ont.
Vavasor Robin	Toronto, Ont.

Officers:

Joseph Phillips, President	Toronto, Ont.
A. T. Hunter, Vice-President	Toronto, Ont.
Vavasor Robin, Secretary-Treasurer	Toronto, Ont.

Authorized capital stock $500,000; Subscribed capital stock, $310,500; Paid up, $48,050.

*Deposit in Provincial Treasury, $25,000.00.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1903:

ASSETS.

Amount of bank deposit receipts		$25,000 00
" cash on hand at head office	$3,822 60	
" cash in bank at Toronto	29,802 93	
		33,625 53
" Railway bonds		10,000 00
" bills receivable		437 59
" accrued interest		406 25
" premiums outstanding		14,791 06
" " deferred		2,387 92
Total assets		$86,648 35
Subscribed capital stock uncalled		$262,450 00

LIABILITIES

Re-insurance reserve (interest at 4½ per cent.)	$13,902 49
Commission	12,177 99
Medical fees	3,584 00
Advance premiums	4,030 64
Total liabilities	$33,695 12
Capital stock paid up	$48,050 00

RECEIPTS.

Gross premiums received in cash	$13,988 88
Interest on deposit receipts	208 25
Calls on capital stock	48,050 00
Premiums on capital stock	12,012 50
Total receipts	$74,259 63

* Since increased to $50,536.92.

EXPENDITURE.

(a) Expenses of Management.

Cash paid for agents' commission, salaries and bonus	$ 3,271 03
" law costs	62 50
" medical examiners' fees	160 00
" fuel and light	17 16
" travelling expenses	4 25
" rent and taxes	755 15
" salaries, directors' and auditors' fees	1,000 00
" printing, stationery and advertising	281 12
" postage, telegrams and express	7 78
" other expenses	75 11
Total expenses of management	$5,634 10

(b) Miscellaneous payments.

" securities	10,000 00
" deposit receipts	25,000 00
Total expenditure	$40,634 10

MISCELLANEOUS.

	Number.	Amount.
		$
Contracts taken during 1903 (new or renewed)	1,448	1,297,800
Gross number and amount of contracts on foot at any time during 1903	1,448	1,297,800
Deductions :		
Contracts lapsed in 1903	27	28,250
Total deductions extended	27	28,250
Gross number and amount of contracts on foot at 31st December, 1903	1,421	1,269,550
Less re-insured. None.		
Net number and amount of contracts on foot at 31st December, 1903	1,421	1,269,550

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$
Addison, Walter	Toronto	25	2,500	250
Alexander, J. A.	Rat Portage	5	500	50
Alexander, Mary	Niagara Falls	5	500	50
Alexander, Robina	Toronto	16	1,600	160
Back, Margaret	"	5	500	50
Back, Edith M.	"	39	3,900	390
Begy, Josephine	St. Catharines	50	5,000	500
Bray, Joseph	Toronto	5	500	50
Brown, Lee	Ottawa	5	500	50
Brooker, E.	Toronto	28	2,800	280
Broadhurst, Charles F.	"	10	1,000	100
Bennett, Emma L.	"	25	2,500	250
Baxter, Samuel J	"	5	500	50
Burt, John Eleazor	"	25	2,500	250
Burt, Margaret	"	75	7,500	750
Burt, Allan W.	"	15	1,500	150
Buchanan, Frederick	"	10	1,000	100
Blundall, Annie	"	5	500	50
Cadieu, Corrine	Ottawa	5	500	50
Caldwell, Georgina	Toronto	5	500	50
Carberry, Elizabeth	Toronto Junction	5	500	50
Case, George D.	Toronto	55	5,500	550
Coglin, A.	"	50	5,000	500
Crocker, Ada	London	6	600	60
Crouch, Thomas	Toronto	5	500	50
Crowe, W. J.	Winnipeg	10	1,000	100
Chamberlain, Lena	Montreal	10	1,000	100
Cockburn, Maggie	Toronto	5	500	50
Cline, Margaret R.	Hamilton	50	5,000	500
Cruickshank, Nellie	Toronto	10	1,000	100
Carter, Miss H. L.	Thorold	5	500	50
Chalmers, Mary	Owen Sound	5	500	50
Cosgrove, Margaret	Toronto	5	500	50
Diplock, R.	Montreal	5	500	50
Dodd, M. J.	Toronto	10	1,000	100
Dolan, James	"	20	2,000	200
Donges, Charles	Hamilton	15	1,500	150
Donogh, William	Toronto	25	2,500	250
Donogh, Jennie	Berlin	10	1,000	100
Drake, Edward W.	Brockville	5	500	50
Dudgeon, Thomas W.	Toronto	55	5,500	550
Dudgeon, James	Berlin	5	500	50
Edgell, W. Alfred	Montreal	5	500	50
Eggleton, A. E.	Brantford	10	1,000	100
Elkin, Eva	Toronto	5	500	50
Emery, Edith C.	"	7	700	70
Fitzer, Kate	"	5	500	50
Forgie, John	Chatham	5	500	50
Gauley, John R	Toronto	5	500	50
George, Walter H	"	50	5,000	500
Gladwin, George	"	5	500	50
Glenwright, J. W.	Winnipeg	5	500	50
Godwin, Sidney	Toronto	5	500	50
Goodchild, John F.	"	10	1,000	100
Graham, Viletta	"	5	500	50
Grantham, Crawford	Ottawa	5	500	50
Greiner, Sophia	Montreal	5	500	50
Green, Harry A	Brantford	10	1,000	100
Greenleese, J. A.	Toronto	5	500	50
Gross, Harry N.	Montreal	10	1,000	100
Guy, Laura J.	"	25	2,500	250
Harris, Archibald	Toronto	5	500	50
Harris, Alfred	"	5	500	50
Hicks, Ernest F.	"	25	2,500	250
Hurst, Samuel H	"	40	4,000	400
Hamm, William H.	"	5	500	50
Hall, Gertrude	"	15	1,500	150
Hand, Thomas G.	"	5	500	50
Havens, Nellie M.	"	10	1,000	100
Halstead, Agnes	St. Catharines	5	500	50
Hunter, William H.	Toronto	25	2,500	250
Henry, Lucy B.	"	56	5,600	560
Hunter, Alfred T.	"	25	2,500	250
Hammond, H. Kenneth	"	15	1,500	150
Hassard, Mrs. H.	"	56	5,600	560
Hall, Eva E.	"	10	1 000	100
Holmes, Thomas H	Winnipeg	5	500	50
Howden, J. E.	Toronto	20	2,000	200
Hudson, Lillian	"	50	5,000	500
Hunt, Harry W.	"	10	1,000	100
Hume, Annie A.	St. Catharines	5	500	50
Hudson, Georgina	Toronto	50	5,000	500
Hudson, John C.	"	25	2,500	250
Hurlbut, L. Eugene	Barrie	10	1,000	100
Hyde, Mary	Ottawa	5	500	50
Ireland, Caroline B	Montreal	5	500	50
James, Lillian O.	Winnipeg	10	1,000	100
Johnston, Chas	Wingham	10	1,000	100

LIST OF SHAREHOLDERS.—Concluded.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$
Lee, Annie	Toronto	58	5,800	580
Lee, F	"	50	5,000	500
Lennox, Isaac	"	50	5,000	500
Liddle, George	Hespeler	5	500	50
Linn, Stewart	Toronto	20	2,000	200
Little, Geo. E	Halifax	5	500	50
Lounsbury, Charles	St. Catharines	5	500	50
Lougheed, Annie	Ottawa	15	1,500	150
McCarthy, Nellie	Hamilton	5	500	50
MacDermid, Martha	Montreal	5	500	50
McGibbon, James	Toronto	7	700	70
McKellar, Georgina	"	5	500	50
McManus, Hattie	"	8	800	80
McMaster, Tilly	Hamilton	5	500	50
McManus, Wm. J	Toronto	5	500	50
Martin, Lilian	"	5	500	50
Millard, Mabel	"	5	500	50
Mitchell, Alexander	Ottawa	25	2,500	250
Mitchell, Marion E	Toronto Junction	5	500	50
Mepham, W	Montreal	5	500	50
Murphy, Arthur	Toronto	200	20,000	2,000
Murphy, Mrs. Arthur	"	26	2,600	260
Moore, Mary	St. Catharines	5	500	50
Morton, Louie	Toronto	50	5,000	500
Murray, Jennie L	Strathroy	5	500	50
Murray, Wm. D	Montreal	5	500	50
Nyland, George H	"	5	500	50
Peach, Alice L	Welland	5	500	50
Peake, A. E	Toronto	5	500	50
Payne, Lizzie	"	6	600	60
Patterson, John	"	21	2,100	210
Payne, William	"	32	3,200	320
Peters, Francis E	"	5	500	50
Phillips, Joseph	"	120	12,000	9,200
Pipe, Sidney H	"	25	2,500	250
Pickard, Myra A	London	10	1,000	100
Potts, R. J	Toronto	30	3,000	300
Porteous, Duncan R	Montreal	5	500	50
Proctor, Harry	Toronto	5	500	50
Press, Frederick T	"	5	500	50
Queen, David	" Junction	5	500	50
Ray, Jennie	"	5	500	50
Reesor, Harvey Eby	Lindsay	12	1,200	120
Read, Wm. J	Toronto	11	1,100	110
Reid, S. G	"	10	1,000	100
Robb, Annie	"	50	5,000	500
Robin, Va sor	"	25	2,500	250
Rycroft, Lena	St. Thomas	10	1,000	100
Skead, James M	Ottawa	5	500	50
Sanderson, Robert H	Toronto	25	2,500	250
Sanderson, Florence	"	25	2,500	250
Shortreed, Mary	"	5	500	50
Sanderson, George	Windsor	10	1,000	100
Secord, Gertrude	Port Colborne	5	500	50
Stewart, Isabella M	Dunnville	12	1,200	120
Stroud, James E	Toronto	25	2,500	250
Springer, Charles S	"	10	1,000	100
Stalford, Mary	"	50	5,000	500
Spencer, Ida M	Niagara Falls	24	2,400	240
Stacey, George Edd	Toronto	25	2,500	250
Sharpe, Charles F	Hamilton	15	1,500	150
Skelly, James J	Bracebridge	5	500	50
Smith, G. Arthur	Toronto	5	500	50
Shortreed, Isabella M	"	5	500	50
Smith, Gertrude M	"	15	1,500	150
Stead, Carry	"	5	500	50
Slater, Jean A	Montreal	5	500	50
Thompson, Hazel	Toronto	50	5,000	500
Tremblay, Malvina	Ottawa	5	500	50
Tufford, Nellie B	St. Catharines	5	500	50
Tugendhaft, Charles	Toronto	5	500	50
Urry, Geo	Barrie	5	500	50
Ventress, Maggie	Toronto	50	5,000	500
Weir, John	Montreal	10	1,000	100
Willis, John W	King, Strange P.O.	60	6,000	600
Winnett, Herbert	Toronto	5	500	50
Watmough, I. E	"	50	5,000	500
Walker, Thomas	"	35	3,500	350
Widdicombe, Mary	"	5	500	50
Williams, Walter H	"	5	500	50
Wilson, Agnes M	Hamilton	10	1,000	100
Wright, C. Stewart	Toronto	10	1,000	100
West, Francis W	Brockville	5	500	50
The York County Loan & Savings Co	Toronto	100	10,000	10,000
Total			$310,500	$48,050

RECAPITULATION

OF

Assets, Liabilities, Revenue and Expenditure

OF LIFE AND ACCIDENT INSURANCE COMPANIES

LIFE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31st DECEMBER, 1903.

Name of Company.	Loans on Company's policies.	Bonds, mortgages, and other investments.	Interest accrued.	Cash.	(a) Advances to agents. (b) Agents' balances.	Premiums on capital stock.	Capital stock called but unpaid.	Premiums outstanding.	Deferred premiums.	Bills receivable.	Total.	Office furniture, etc.	Subscribed capital uncalled, less paid in advance of calls.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Central Life (Joint Stock)	.....	30,300 00	67 50	9,975 65	(a) 1,818 81	790 00	3,160 00	1,822 71	1,678 55	4,422 99	54,036 21	453 73	448,200 00
People's Life (Mutual)	4,391 45	107,500 00	3,240 47	26,716 32	(b) 11,410 91	.....	.....	13,541 68	2,646 32	.....	169,447 15	2,466 44	.....
Toronto Life (Joint Stock)	.....	10,000 00	406 25	58,625 53	.....	.....	.....	14,791 06	2,387 92	437 59	86,648 35	.....	262,450 00
Totals	4,391 45	147,800 00	3,714 22	95,317 50	13,229 72	790 00	3,160 00	30,155 45	6,712 79	4,860 58	310,131 71	2,920 17	710,650 00

Government deposits are as follows :—Central Life, $25,000; People's Life, $10,000; Toronto Life, $50,536.92.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1903.

Name of Company.	Re-insurance reserve.	Medical fees.	Advance premiums.	Accrued interest on debentures and debenture stock.	Unpaid losses.	Dividends to policyholders.	Commission.	Other liabilities.	Total liabilities except paid up capital stock.	Paid up capital stock; debentures and debenture stock.	Number of policies in force.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Central Life (Joint Stock)	(a) 17,066 38	.....	.....	.....	.....	.....	.....	173 85	17,240 23	48,640 00	444	461,250 00
People's Life (Mutual)	(b) 140,304 00	1,300 00	.....	7,551 00	1,000 00	565 99	.....	626 69	151,347 68	(c)251,700 00	2,061	2,312,557 09
Toronto Life (Joint Stock)	(b) 13,902 49	3,584 00	4,030 64	.....	.....	.....	12,177 99	.....	33,695 12	18,050 00	1,421	1,269,550 00
Totals	171,272 87	4,884 00	4,030 64	7,551 00	1,000 00	565 99	12,177 99	800 51	202,283 03	348,390 00	3 926	4,043,357 09

(a) Calculated on the Hm. Table, interest at 3½ per cent per annum. (b) Calculated on the Hm. Table, interest at 4½ per cent. per annum.
(c) Consisting of debenture stock $210,250, and debentures $41,450.

LIFE INSURANCE COMPANIES.—Continued.

INCOME FOR THE YEAR ENDING 31st DECEMBER, 1903.

Name of Company.	Gross premiums.	Interest.	Advances returned.	Premiums on capital stock.	Calls on stock paid: and debenture stock sold.	Rents.	Investments.	Other sources.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Central Life (Joint Stock)	14,362 51	1,300 30	.....	1,547 50	6,188 00	.....	.....	32 50	23,430 81
People's Life (Mutual)	67,059 57	5,031 32	1,687 69	.....	.....	266 75	2,000 00	1,038 56	77,083 89
Toronto Life (Joint Stock)	13,988 88	208 25	.....	12,012 50	48,050 00	.....	.....	.....	74,259 63
Totals	95,410 96	6,539 87	1,687 69	13,560 00	54,238 00	266 75	2,000 00	1,071 06	174,774 33

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1903.

Name of Company.	Expenses of management.					Total expenses of management.	Surrenders.	Interest on debentures and debenture stock.	Special contract holders.	Rebates, returned premiums.	Losses.	Re-insurance.	Advanced to agents.	Other expenditures.	Total.
	Agents' commission and salary.	Salaries.	Medical fees.	Legal expenses.	All other.										
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Central Life (Joint Stock)	6,846 01	4,681 76	1,205 75	91 21	3,702 96	16,527 69	.....	.....	.....	.....	4,000 00	426 18	.....	.....	20,953 87
People's Life (Mutual)	11,590 51	11,090 90	4,491 35	261 46	11,906 96	39,344 18	625 26	12,094 75	425 83	272 54	7,900 00	532 11	21,169 68	5,729 05	88,093 40
Toronto Life (Joint Stock)	3,271 03	1,000 00	160 00	62 50	1,140 57	5,634 10	.....	.....	.....	.....	.....	.....	.....	*35,000 00	40,634 10
Totals	21,707 55	16,772 66	5,860 10	415 17	16,750 49	61,505 97	625 26	12,094 75	425 83	272 54	12,326 18	532 11	21,169 68	40,729 05	149,681 37

*Invested $35,000.00.

Companies Insuring against Accident to the Person,

And undertaking Steam Boiler Insurance.

ASSETS AND LIABILITIES ; INCOME AND EXPENDITURES

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY

Commenced business, April, 1903.

HEAD OFFICE, TORONTO

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Alexander Sutherland D. D.	Toronto, Ont.
W. S. Dinnick	Toronto, Ont.
C. W. Young	St. Stephens, N. B.
H. N. Bate	Ottawa, Ont.
J. A. Kammerer	Toronto, Ont.
A. G. C. Dinnick	Toronto, Ont.

Officers:

Alexander Sutherland, D. D., President	Toronto, Ont.
H. N. Bate, Vice-President	Ottawa, Ont.
W. S. Dinnick, Vice-President,	Toronto, Ont.
A. G. C. Dinnick, Managing Director,	Toronto, Ont.

Authorized capital stock, $1,000,000; Subscribed capital stock, $418,800; Paid up capital stock, $51,358 34; Deposit at Provincial Treasury $30,000; being $20,000 for Insurance of the Person against Accident; and $10,000 for Insurance of Property against Injuries.*

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Amount of debenture		$9,000 00
" cash at head office	$1,114 68	
" cash in Ontario Bank, Toronto	*30,000 00	
		31,114 68
" " agents' hands		3,563 15
" due for engineer's services		13 00
" bills receivable		8,500 00
" capital stock called and unpaid		17,716 66
" premiums due on capital stock and unpaid		16,568 34
" office furniture, engineers' equipment forms, stationery, etc. (not extended)	$2,405 11	
Total assets		$86,475 83
Subscribed capital stock uncalled		$349,725 00

LIABILITIES.

Amount of bank advances	$16,171 24
" borrowed otherwise	1,000 00
" accounts due	243 63
" re-insurance reserve	8,072 20
Total liabilities	$25,487 07
Capital stock paid up	$51,358 34

RECEIPTS.

Amount received gross premiums		$14,700 26
" interest		457 40
" borrowed money		8,171 24
" call on capital stock		51,358 34
" premiums on capital stock		4,371 66
" accounts payable		243 63
" engineers' services		347 00
" investments (not extended)	$9,000 00	
Total receipts		$79,649 53

* On 9th September, 1904, the Company was licensed to transact Sickness Insurance for which a deposit of $5,000 was made. (4 Ed. VII c. 97, s. 4.)

EXPENDITURE.

Expenses of Management		
Cash paid for commission, salary and bonus to agents		$20,145 57
" law costs and charter fee		525 00
" interest, discount and exchange		742 30
" license fee (Ontario)		67 40
" " elsewhere		200 00
" travelling expenses		1,954 65
" rent and taxes		1,264 91
" salaries, directors' and auditors' fees		5,509 18
" printing, stationery and advertising		3,417 10
" postage, telegrams and express		764 10
" other expenses		1,625 61
Total expenses of management		*$36,215 82
Miscellaneous payments :		
Cash paid for losses which occurred during 1903		85 85
" re-insurance		761 07
" rebate, abatement and returned premiums		567 00
" debenture (not extended)	$9,000	
" office furniture		968 11
" engineers' equipment		285 00
" forms, stationery on hand		1,152 00
" bills receivable		8,500 00
Total expenditure		$48,534 85

LIST OF SHAREHOLDERS.

Name.	Address.	Amount held.	Amount paid.
		$	$ c.
Aldous, John	Fenelon Falls, Ont.	300	75 00
Adams, J. F.	Toronto, "	35,000	3,500 00
Bell, James	Arnprior, "	2,000	
Breakenridge, E. M.	Cherry Valley, "	2,000	500 00
Burgoyne, Wm.	Fenelon Falls, "	100	25 00
Barrie, Geo. R.	Galt, "	1,000	125 00
Bingham, Mary J.	Hamilton, "	1,000	41 67
Bell, James	Hensall, "	500	125 00
Bell, William	" "	500	125 00
Bell, Adelaide	" "	500	125 00
Bell, Maggie R.	" "	500	125 00
Begg, J. B.	Lindsay, "	500	125 00
Brook, B. F.	Listowel, "	1,000	250 00
Bate, H. N.	Ottawa, "	10,000	2,500 00
Baskerville, P. J.	" "	2,000	500 00
Church, F. W.	Aylmer, Que.	1,000	250 00
Cockburn, L. W.	Hamilton, Ont.	2,500	250 00
Clemow, Est. of H. A.	Ottawa, "	5,000	1,250 00
Campbell, W. J.	" "	1,000	125 00
Cunningham, E. B	West Lake, "	3,500	875 00
Carroll, J. T.	Vancouver, B. C.	100	25 00
Dodd, Harriett E.	Hamilton, Ont.	300	75 00
Dinnick, A. G. C.	Toronto, "	22,500	2,250 00
Dinnick, W. S.	" "	50,000	5,000 00
Folsetter, Jno. R.	Ayr, "	1,000	250 00
Fleck, Alexander	Ottawa, "	1,000	250 00
Findley, F. G.	Montreal, Que.	1,500	250 00
Graham, William	Fenelon Falls, Ont.	500	125 00
Graham H. H., M.D.	" " "	500	125 00
Gillespie, A., M.D.	Lindsay, "	300	75 00
Gilloghly, James S.	" "	700	
Gross, Geo. E.	Whitby, "	1,000	
Greene, R. H.	Toronto, "	25,000	2,500 00
Henderson, Ed.	Ancaster, "	3,400	850 00
Hufner, Peter	Hawkesville, "	1,000	125 00
Heney, F. A.	Ottawa, "	2,500	625 00
Haggart, John	Perth, "	200	
Haycock, Fred. W.	West Lake, "	1,000	
Hingston, Sir Wm.	Montreal, Que.	1,000	250 00
Jordan, W. W.	Oakwood, Ont.	1,300	325 00
Kingsburgh, Janet	Ayr, "	1,000	250 00
Kingsburgh, Jane, Est. of	" "	500	125 00
Kydd, John, H.	Bowmanville, "	33,500	3,875 00
Kammerer, J. A.	Toronto, "	50,000	5,000 00
Logie, Margaret	Hamilton, "	500	125 00
Lytle, Geo.	Lindsay, "	100	25 00
Lawson, Thomas	Ottawa, "	500	
McEwan, A.	Ayr, "	1,000	250 00
McEwan, Jane	" "	500	125 00
McGuire, W. W.	Tilsonburg, "	500	125 00
McNab, John	Ayr, "	500	125 00
McRuer, John	" "	500	125 00
MacLaren, Alice	Ottawa, "	2,000	500 00
MacLaren, J. P.	" "	2,000	125 00

* Cash paid for organization expenses, $5,681 13

LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	Amount held,	Amount paid.
		$	$ c.
McGarva, John	Clinton, Ont.	1,000	250 00
McKay, M. S.	Galt, "	2,500	416 67
Marshall, O. A.	Belleville, "	500	125 00
Marshall, J. A.	" "	3,000	500 00
Montague, W. H.	Hamilton, "	2,000	
Milne, Geo. A.	Lindsay, "	300	75 00
Mulligan, Amy	Omemee, "	300	75 00
Miller, Thomas, Sr.	Oshawa, "	2,500	
Murphy, S. H.	Renfrew, "	1,000	250 00
Morrison, Elizabeth J.		2,000	375 00
Murray, Jas. P.	Toronto, Ont.	100	
Muma, G. B.	Ayr, "	500	
Needler, Chas.	Millbrook, "	500	125 00
North, J. C.	Picton, "	2,500	625 00
North, C. H.	Picton, "	1,500	375 00
Ott, John	Brantford, "	500	125 00
Puddicombe, Thos, B.	Hayesville, "	2,000	500 00
Price, W. I.	St. Catharines, "	500	125 00
Price, P. I.	" "	2,500	625 00
Pearson, E. P.	Toronto, "	12,500	1,250 00
Ray, J. W.	Cambray, "	200	50 00
Robson, W.	Fenelon Falls, "	300	75 00
Roseburgh, Fred A., M.B.	Hamilton, "	1,000	
Rorabeck, Emma F	West Lake "	16,700	875 00
Rorabeck, Earle H.	West Lake, "	100	25 00
Reid, G. A.	Fergus, "	500	125 00
Simpson, G. Reid, M D.	Hamilton, "	2,000	500 00
Stewart, W. T.	Montreal, Que.	20,000	2,000 00
Shillington, A. T.	Ottawa, Ont.	1,000	
Snyder, W. & A.	St. Jacobs, "	2,000	250 00
Sutherland, A.	Toronto, "	50,000	5,000 00
Stutt, W. J.	West Flamboro, "	500	
Smale, S. B.	Wroxeter, "	1,000	
Stewart, Dugald	Teeswater, "	500	125 00
Thomas, E. A.	Vancouver, B.C.	100	25 00
Walker, W. H.	Chatham, Ont.	500	125 00
Woolverton, A.	Hamilton, "	600	150 00
Winn, E. G.	Hawkesville, "	500	125 00
Wilson, W. D.	Toronto, "	300	75 00
Young, C. W.	St. Stephen, N. B.	5,000	1,250 00
		$118,800	$51,358.34

Joint Stock Fire Insurance Companies

Year ending 31st December, 1903

MERCHANTS' FIRE INSURANCE COMPANY.

Head Office, Toronto.

Commenced business 19th January, 1898.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

Geo. H. Hees	Toronto, Ont.
T. Kinnear	Toronto, Ont.
R. E. Gibson	Toronto, Ont.
John Patterson	Toronto, Ont.
H. A. Drummond	Toronto, Ont.
Thomas Foster	Toronto, Ont.
H. Corey	Petrolia, Ont.
Hon. D. McMillan	Alexandria, Ont.
G. S. Ryerson, M.D.	Toronto, Ont.
R. A. Wood	Toronto, Ont.

Officers:

Geo. H. Hees, President	Toronto, Ont.
T. Kinnear, 1st Vice-President	Toronto, Ont.
R. E. Gibson, 2nd Vice-President	Toronto, Ont.
John H. C. Durham, General Manager	Toronto, Ont.

Authorized capital, $500,000.

Subscribed capital, $448,700. Paid up on call, $60,415.00.

In advance of call, $2,797.50.

Securities deposited in Treasury of Ontario, $35,000 par value.

Statement for the Year Ending 31st December, 1903.

ASSETS.

Debentures of City of Toronto		$ 31,833 33
Cash at head office	$1,306 27	
" deposit receipts, Union Bank, Toronto (Government Deposit)	3,166 67	
" on deposit in Union Bank	779 05	
		5,251 99
Cash in agents' hands acknowledged by them and considered good		6,591 68
Amounts due from other companies, re-insurance		1,822 73
" capital stock called but unpaid		6,890 00
Goad's plans and office furniture, fittings, etc. (not extended)	$2,811 54	
Total assets		$52,389 73
Subscribed capital stock uncalled less paid in advance of calls		$378,597 50

LIABILITIES.

Amount of adjusted losses unpaid	$2,498 90
Unearned premiums, being 50 per cent. of gross premiums	38,798 16
Commission	1,316 00
Due for re-insurance	1,457 45
Total liabilities, except capital stock	$44,070 51
Capital stock, paid up in cash	$63,212 50

RECEIPTS.

Gross premiums received in cash	$58,899 43
Received for interest	1,344 92
" commission on re-insurance	977 03
" re-insurance on losses	6,271 21
" endorsement fees	82 85
" special agent allowance	65 54
" " "	45 85
" on capital stock	15,905 00
Total	$83,591 83

EXPENDITURE.

Expenses of Management:		
Paid for light		$ 70 29
" interest, discount and exchange		527 54
" commission		10,221 99
" salaries, directors' and auditors' fees		7,162 00
" rent		500 00
" taxes		260 89
" statutory assessment and license fee		132 07
" stationery, printing and advertising		994 18
" travelling expenses		636 52
" postage, telegrams and express		434 31
" investigation and adjustment of claims		431 87
" telephone, rating book Bradstreet, insurance premiums		328 07
Total expenses of management		$21,699 73
Miscellaneous Payments:		
Amount paid for losses which occurred prior to 1903	$ 3,001 85	
" " " during year 1903	54,191 55	
		57,193 40
" re-insurance		4,912 35
" rebate		4,388 62
" office furniture and fittings		8 50
" Goad's plans		74 25
" special agent allowance		11 50
Total expenditure		$88,288 35

MISCELLANEOUS.

Fire Risks.	Number.	Amount
		$ c.
Policies in force 31st December, 1902	7,896	7,201,533 00
Taken during the year 1903, new and renewed	4,922	6,337,045 99
Gross number and amount in force at any time during 1903	12,818	13,538,578 99
Deduct expired and cancelled during 1903	2,261	4,489,823 34
In force at 31st December, 1903	10,557	9,048,755 65
Amount re-insured		638,745 90
Net amount at risk 31st December, 1903	10,557	8,410,009 75

LIST OF SHAREHOLDERS.

Name.	Address.	Amount subscribed for.	Amount paid up.
		$ c.	c.
Abell, John	Toronto	1,000 00	150 00
Adams, James	"	500 00	75 00
Adams, Mrs. Margaret	"	3,500 00	525 00
Adams, H. L	Port Perry	500 00	50 00
Agar, R. T	Ingersoll	500 00	50 00
Allen, T. A	Carleton Place	1,000 00	150 00
Agar, C. J	Toronto	1,000 00	150 00
Alteman, H.	Wellesley	500 00	50 00
Allen, A. W.	Toronto	500 00	75 00
Ansley, J. H., Estate of	Simcoe	1,000 00	150 00
Andrews, E. B	Toronto	1,000 00	150 00
Armstrong, Wm	Queenston	1,000 00	150 00
Atkinson, W. T	Toronto	1,000 00	150 00
Authors, Miss Rhoda	"	700 00	105 00
Apted Bros	"	1,000 00	100 00
Alexander & Cable Lithographing Co	"	2,000 00	300 00
Adams, W.	"	1,000 00	150 00
Bedell, Geo. W	"	5,000 00	500 00
Becker, D. & H	New Hamburg	1,000 00	150 00
Bell, W. N	Paris	1,000 00	150 00
Bixell, O	Brantford	1,000 00	150 00
Borthwick, H. F	Toronto	10,000 00	1,500 00
Bowlby, W. H.	Berlin	2,000 00	300 00
Boultbee, Mrs. M. Granville	Paris	4,000 00	600 00
Boyd, A. A	Alexandria	2,000 00	200 00
Brooks, J. M	Port Perry	2,500 00	375 00
Breithaupt, J. C	Berlin	3,000 00	450 00
Bruce, W. M	Listowel	3,000 00	450 00
Brook, B. F.	"	5,000 00	750 00
Burritt, A.	Mitchell	5,000 00	750 00
Burke, Mrs. Adeline	Gananoque	2,500 00	375 00
Burch, George	St. Catharines	2,000 00	300 00
Bradshaw, Alex.	Toronto	100 00	100 00
Burt, J. C.	Listowel	1,000 00	150 00
Brown, John	Carleton Place	500 00	75 00
Campbell, Wm.	Goderich	1,000 00	150 00
Carter, Miss Rose	Slocan, B.C.	400 00	40 00
Caverhill, J. A	Tilsonburg	500 00	75 00
Clancy, John	Toronto	4,000 00	400 00
Clemow, Hon. F., Estate of	Ottawa	2,000 00	200 00
Cleghorn, W. W	Wellesley	1,000 00	150 00
Clapp, David	Harriston	1,000 00	100 00
Clapp, Mrs. Jennie E	"	1,000 00	100 00
Clancy, Miss B	Toronto	1,000 00	150 00
Chantler, Thomas	"	1,000 00	150 00
Corey, H	Petrolea	5,500 00	825 00
Corey, Bloss P.	"	1,000 00	150 00
Cox, Mrs. Annie L	Toronto	300 00	45 00
Cressman, Noah	New Hamburg	1,000 00	150 00
Curts, J. W	Toronto	5,000 00	500 00
Curtis, Miss E. J	Paris	4,000 00	600 00
Curtis, Miss Margaret	"	4,000 00	600 00
Curtis, F	Toronto	1,000 00	100 00
Carroll, Mrs. C. J	Paris	600 00	50 00
Clay, George	Toronto	300 00	45 00
Dallimore, Wm	"	2,000 00	300 00
Davis, Ammon	Hamilton	1,000 00	150 00
Davis, Albert J	Port Perry	500 00	50 00
Davidsan, R. L.	Toronto	1,000 00	100 00
Dixon, Thomas	Walkerton	100 00	100 00
Dickieson, M. G., (in trust) for Mrs. Harriet Dickieson.	Ottawa	1,000 00	100 00
Drummond, H. A., (in trust)	Toronto	3,000 00	450 00
Dufton & Sons	Stratford	500 00	75 00
Durham, John H. C., (in trust)	Toronto	5,500 00	500 00
Durham, J. H. C	"	13,300 00	1,995 00
Danbrook, W. J. H.	"	500 00	75 00
Deitch, J. E.	"	1,000 00	150 00
Durham, James R., M.D	Warren, Penn	4,000 00	400 00
Davis, Miss Minnie N.	" "	7,000 00	700 00
Edmonds, Charles	Toronto	1,000 00	100 00
Elliott, David	"	500 00	75 00
Elliott, Rev. George	Glencoe	500 00	50 00
Essex, Alfred	Toronto	500 00	50 00
Egan, Charles	Petrolea	500 00	75 00
Essex, Alfred (in trust)	Toronto	1,000 00	100 00
Farthing, Rev. J. C.	Woodstock	1,000 00	150 00
Field, J. M	Walkerton	500 00	75 00
Foster, Hon. George E	Toronto	1,000 00	100 00
Forster, A. I.	"	1,000 00	150 00
Ford, T. S.	Mitchell	500 00	75 00
Fraser, D. B., M.D.	Stratford	1,000 00	150 00
Foster, Thomas	Toronto	5,000 00	750 00
Ghent, Mrs. Jeanette	Toronto	1,000 00	150 00
Gibson, R. E	"	10,000 00	1,500 00

LIST OF SHAREHOLDERS.—Continued,

Name.	Address,	Amount subscribed for.	Amount paid up.
		$ c.	$ c.
Greene, Mrs. E	Toronto	1,000 00	100 00
Gray, R. M	"	2,500 00	375 00
Grant, Robert	"	1,000 00	100 00
Greenwood, W. J	Whitby	500 00	75 00
Groves, A., M.D	Fergus	500 00	75 00
Griffin, J	St. Thomas	2,000 00	300 00
Grass, Ruliff	Toronto	5,000 00	750 00
Gray, Wm. M	"	5,300 00	795 00
Hastie, Robert	"	5,000 00	750 00
Halstead, Miss M. E	Mount Forest	1,000 00	150 00
Harvey, Thomas (in trust)	Vancouver, B.C.	1,000 00	100 00
Harvey, Thomas (in trust)	" "	1,000 00	100 00
Harvey, Thomas (in trust)	" "	1,000 00	100 00
Harris, Mrs. Harriet	Dunganuon	2,500 00	1,000 00
Harrington, Fred	Toronto	1,500 00	150 00
Hands, J. E.	"	2,000 00	200 00
Heck, Ben	"	5,500 00	1,250 00
Herriman, W. C., M.D	Hamilton	1,000 00	150 00
Hicks, Mrs. Catharine	Toronto	3,500 00	525 00
Hillock, Frank	"	1,000 00	150 00
Hill, John	Wellesley	1,000 00	150 00
Hicks, Miss K	Toronto	500 00	75 00
Hogg, W. D	Ottawa	1.000 00	100 00
Hodge, George, M.D	London	1,000 00	100 00
Hogarth, W. B	Tillsonburg	500 00	75 00
Hutcheson, H. G	Port Perry	1,000 00	100 00
Hudson, A. T	Carleton Place	200 00	30 00
Hughes, Rev. E. W	Tilsonburg	1,000 00	100 00
Holmes, T. K., M.D	Chatham	5,000 00	750 00
Harris, George	Dungannon	2,500 00	1,000 00
Harris, George F	"	2,000 00	300 00
Hees, George H	Toronto	3,000 00	450 00
Hamilton, T. L	Listowel	500 00	75 00
Hogg, David	Perth	2,000 00	300 00
Henderson, Rev. Andrew	Toronto	3,000 00	450 00
Irwin, Wm	Stratford	3,000 00	450 00
Irwin, Wm	Petrolea	1,300 00	195 00
Ireland, J. T	Harriston	500 00	50 00
Ibbotson, Mrs. Florence	Toronto	5,000 00	500 00
Jenkins, W. H	Hamilton	500 00	75 00
Jewell, John	Harriston	500 00	50 00
Joynt, John	Lucknow	500 00	75 00
Kelly, David B	Toronto	1,500 00	225 00
Kelly, D. J	Calgary, N.W.T.	2,500 00	375 00
Kenuy, Randal	Sarnia	500 00	75 00
Krug, F.	Tavistock	500 00	75 00
Kinnear, Thomas	Toronto	5,000 00	750 00
Ketcheson, H. F	Belleville	500 00	75 00
Lamoreaux, J. W.	Hamilton	300 00	45 00
Luke, J. & Sons	Tilsonburg	1,000 00	150 00
Lavery, George	Harriston	300 00	30 00
Lawrence, F. O., M.D.	St. Thomas	2,000 00	300 00
Lick, Elwood H.	Oshawa	1,000 00	150 00
Lofft, A. H	St. Mary's	1,000 00	150 00
Liebner, E	Orillia	500 00	50 00
Levack, Wm.	Toronto	1,000 00	100 00
Lovering, H. L.	Coldwater	5,000 00	750 00
Malcolm, T. G	Toronto	1,000 00	150 00
Marshall, George	"	1,000 00	150 00
Maas, Albert	"	1,000 00	150 00
Matheson, G. N	Sarnia	500 00	75 00
Marshall, S.	Fergus	1,000 00	150 00
Madill, Benjamin	Toronto	200 00	30 00
Mellow, S. J., M.D	Port Perry	1,000 00	100 00
Merrill, A.D.	Tilsonburg	1,000 00	150 00
Merner, Hon. S	New Hamburg	1,000 00	150 00
Meiklejohn, John	Harriston	500 00	75 00
Moorehouse, W. H., M.D.	London	1,000 00	150 00
Mills, Dr. James, LL.B	Guelph	1,500 00	160 00
Morrill, Robert	Harrison	400 00	60 00
Mulloy, N., M.D.	Preston	2,000 00	300 00
Munro, Hugh	Alexandria	2,000 00	300 00
Munro, Rev. Gustavus	Ridgetown	1,000 00	150 00
Munroe, Wm.	St. Elmo	2,000 00	200 00
Munroe, George A	"	1,000 00	100 00
Munro, Grace J	Alexandria	500 00	75 00
Myers, J. T.	Listowel	2,000 00	300 00
MacNamara, C. C.	Toronto	500 00	75 00
Massey, A. W	Morrisburg	1,000 00	100 00
Munroe, M. J	Glenroy	1,000 00	150 00
McCormack, R. L	Toronto	2,500 00	375 00
McCaw, W. H.	Port Perry	500 00	50 00
McDonald, Angus	Alexandria	2,800 00	280 00
McDonald, P. A	Penetanguishene	1,000 00	150 00
McDonald, D. A., in trust for M. McDonald	Alexandria	500 00	75 00
McDonald, D. A., in trust for A. L. McDonald	"	500 00	75 00
McIntosh, W.D.	Toronto	1,000 00	100 00

LIST OF SHAREHOLDERS.—Concluded.

Name.	Address.	Amount subscribed for.	Amount paid up.
		$	$
McGillivray, J. D	Cornwall	1,000 00	100 00
McGillivray, John	Laggan	1,500 00	200 00
McLeod, W. D	Kirkhill	1,000 00	150 00
McLennan, R. R	Cornwall	5,000 00	750 00
McMurchy, J	Harriston	500 00	75 00
McPhee, Arch. D	Alexandria	1,000 00	150 00
McRae, C. J	Glenroy	2,000 00	300 00
McRae, A. D., in trust for Miss Hattie McRae	Maxville	500 00	50 00
McMillan, Hon. D	Alexandria	5,000 00	750 00
McDonell, George	Cornwall	2,000 00	200 00
McCuaig, Malcolm	Vankleek Hill	1,000 00	100 00
McCarthy, Henry F	Ottawa	500 00	50 00
McLennan, K., M.D	Alexandria	2,000 00	200 00
McMaster, Mrs. M	"	500 00	75 00
MacDonald, A. G. F	"	500 00	50 00
McCormick, James	"	1,000 00	150 00
McDonald, John	Carleton Place	1,000 00	150 00
McLaughlin, W. A., (in trust)	Detroit, Mich	1,000 00	100 00
McLeod, Angus	Bracebridge	1,200 00	120 00
Nairn, Chas. A	Goderich	1,000 00	150 00
Nelson, Robert	Toronto	500 00	75 00
Ochs, Anthony, M.D	Hespeler	500 00	75 00
Odell, C.H	Ottawa	1,000 00	100 00
Odell, W. S	"	1,000 00	750 00
Ostrum, J. B	Alexandria	2,000 00	300 00
Ovens, Thomas, M.D	Parkhill	1,000 00	100 00
Patterson, Thomas J	Toronto	1,000 00	100 00
Patterson, J	"	9,800 00	1,507 50
Peine, Louis	New Hamburg	400 00	40 00
Plews, W. S	Toronto	2,500 00	375 00
Potter, Charles	Watford	1,000 00	100 00
Purvis, J. M	Toronto	1,000 00	150 00
Prendergast, Wm	"	2,500 00	375 00
Reiner, J. G	Wellesley	2,000 00	300 00
Reid, George	Toronto	100 00	15 00
Rider, Mrs. Sarah A	"	3,000 00	200 00
Robinson, O. E	Ingersoll	2,000 00	200 00
Ross, Mrs. E. M..B	Guelph	2,000 00	200 00
Robertson, James A	Ottawa	500 00	50 00
Rutherford, S. J	Toronto	1,000 00	150 00
Ryan, G B	Guelph	1,000 00	150 00
Ryerson, G. S., M.D	Toronto	5,000 00	750 00
Raymond, Anson	"	1,000 00	100 00
Sangster, John H., M.D	Port Perry	500 00	50 00
Sanderson & Co	Toronto	1,000 00	100 00
Schoales, J. T	"	1,000 00	150 00
Scott, J. W	Listowel	2,500 00	375 00
Schell, J. T	Alexandria	1,000 00	150 00
Schaefer, H. M	Milverton	500 00	75 00
Shannon, J. R., M.D., (estate of)	Goderich	1,000 00	150 00
Sherwood, A. P	Ottawa	1,000 00	150 00
Smith, Alex. L	Alexandria	2,000 00	300 00
Smith, A. Dalton, M.D	Mitchell	2,000 00	300 00
Smith, John	Tilsonburg	2,500 00	375 00
Smith, R. W. B., M.D	Hamilton	1,000 00	50 00
Snuggs, A	Toronto	500 00	75 00
Smillie, John W	Maxville	500 00	75 00
Scott, James (estate of)	Toronto	5,000 00	750 00
Stevens, Nathan H	Chatham	2,500 00	375 00
Tallmage, E. H. (in trust)	Toronto	5,000 00	500 00
Tallmage, E. H	"	6,000 00	600 00
Tomb, James	Alexandria	5,000 00	750 00
Twining, Mrs. Ada L	London, E.C	500 00	50 00
Turk, Rev. G. R	Owen Sound	1,000 00	100 00
Turner, E. W	Toronto	1,000 00	150 00
Vogan, S. W	Walkerton	500 00	75 00
Wason, David	Alexandria	4,000 00	600 00
Walker, E. C	Toronto	1,000 00	100 00
Walsh, J	"	1,000 00	150 00
Walker, George	"	1,000 00	150 00
Ward, T. S	"	200 00	20 00
Warden, Gilbert T	"	2,000 00	200 00
Weston, Mrs. Mercy C	"	500 00	50 00
Wilson, T. A	"	1,000 00	150 00
Wilkinson, W	Brantford	400 00	40 00
Wilson, J. W	Harriston	500 00	50 00
Witton, J. G	Walkerton	500 00	75 00
Wood, E. G., M.D	Nashville, Tenn	1,000 00	100 00
Wood, R. A	Toronto	10,000 00	1,500 00
Way, Bidwell	Hamilton	1,000 00	150 00
Wilkinson, A. W	Barrie	1,000 00	150 00
Wells, R. J	Harriston	500 00	50 00
Watt, Miss Minnie	Toronto	1,000 00	100 00
Weber, I. S. K	Berlin	2,000 00	200 00
Zinkann, J. N	Wellesley	1,000 00	150 00
Totals		448,700 00	63,212 50

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 1st July, 1871.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Hugh Scott	Toronto, Ont.
James Maclennan	Toronto, Ont.
J. D. Chipman	St. Stephen N. B.
Thomas Walmsley	Toronto, Ont.
J. G. Scott	Toronto, Ont.

Officers:

Hugh Scott, President and Manager	Toronto, Ont.
Thomas Walmsley, Vice-President and Secretary	Toronto, Ont.
Joseph Walmsley, Acting Secretary	Toronto, Ont.

Authorized capital, $250,000; Subscribed capital, $100,000; Paid up $100,000; Securities deposited in Treasury of Ontario, $10,000 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER 1903.

ASSETS.

Value of real estate held by Company, including the head offices of the Company, 32 Church Street, Toronto		$ 64,281 88
Mortgages		24,100 00
Shares in Bell Telephone Company of Canada		126,925 22
Loans secured by bank and other stocks		15,675 00
Loan Company's Debenture		10,000 00
Cash on deposit in Dominion Bank Head Office, Toronto	$5,915 76	
" hand, head office	4,090 49	
		10,006 25
Agents' balances		2,799 88
Interest accrued and unpaid		508 08
Accrued rents		113 25
Goad's plans (not extended)	$904 34	
Total assets		$254,409 56

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums		32,049 54
Other liabilities		419 25
Total liabilities, except capital stock		$ 32,468 79
Capital stock paid up in cash		$ 100,000 00

CASH RECEIPTS.

Gross premiums received in cash		$ 58,427 26
Received for interest		9,407 89
Rents		4,135 00
Investment account (not extended)	$16,998.35	
Call on capital stock		50,000 00
Re-insurance on losses		12,344 23
Total		$134,314 38

EXPENDITURE.

Expenses of Management:		
Paid for law costs		$ 49 74
" commission		9,062 84
" salaries, directors' and auditors'		4,226 25
" rent and taxes		587 85
" clerical work and overtime		42 47
" statutory assessment and license fee		110 57
" stationery, printing and advertising		889 30
" travelling expenses		58 41
" postage, telegrams and express		131 18
" investigation and adjustment of claims		991 80
" revision of Goad's Plans		148 43
Total expenses of management		$ 16,298 84
Miscellaneous Payments:		
Amount paid for losses which occurred prior to 1903	$ 18 13	
" " " during 1903	27,530 34	
		27,548 47
" re-insurance premiums		14,211 71
" rebates		4,484 89
" of dividends paid during year to shareholders		55,000 00
" expenses re building		2,431 36
" improvements		2,047 11
" special account		12 50
" invested (not extended)	$ 33,702 78	
Total expenditure		$ 122,034 38

MISCELLANEOUS.

Fire Risks.	Number.	Amount.
Policies in force (gross) 31st December, 1902	4,589	$5,192,686 00
Taken during the year 1903, new and renewed	4,025	6,015,980 00
Total	8,614	$ 11,208,666 00
Deduct expired and cancelled during 1903	3,557	4,793,128 00
In force at 31st December, 1903	5,057	6,415,538 00
Amount re-insured		1,478,694 00
Amount at risk 31st December, 1903	5,057	$4,936,844 00

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid up in cash.
Badenach, Edgar A.	Toronto	$1,000	$1,000
Chipman, J. D. (in trust)	St. Stephens, N.B.	10,000	10,000
Close, Mary Jane	Toronto	1,000	1,000
Copp, W. W., estate of	"	500	500
Elliott, R. W.	"	2,500	2,500
English, C. E.	Alhambra, Cal.	12,300	12,300
English, E. Taylour	Toronto	100	100
Harvey, Jane	"	500	500
Maclennan, James	"	5,000	5,000
McMurrich, W. B. & Geo. (in trust)	"	2,300	2,300
Northcote, R. (in trust)	"	700	700
Roaf, Harriet E.	"	1,500	1,500
Scott, Hugh	"	20,750	20,750
Scott, Robert	"	1,000	1,000
Scott, James	"	1,000	1,000
Scott, R. / Bull, B. E. (in trust)	"	1,000	1,000
Scott, Robert / Scott, James (in trust)	"	1,000	1,000
Scott, J. G.	"	1,100	1,100
Strathy, H. H.	Barrie	1,000	1,000
Strange, Mary Levina	Toronto	2,000	2,000
Smith, W. H. (in trust)	"	4,000	4,000
Stark & Co., John	"	500	500
Walmsley, Henrietta	"	1,000	1,000
Walmsley, Thomas	Deer Park	25,750	25,750
Watson, Sophia W.	Toronto	1,000	1,000
Wood, A. T. (estate of)	Hamilton	1,500	1,500
Total		$100,000	$100,000

TRADERS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

Commenced business April, 1900.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

Joseph Woodsworth	Toronto, Ont.
Joseph Tait	Toronto, Ont.
W. A. Rutherford	Toronto, Ont.
A. H. Baker	Picton, Ont.
S. R. Wickett	Toronto, Ont.
A. Ansley	Toronto, Ont.
John B. Harris	Toronto, Ont.
L. C. Camp	Toronto, Ont.

Officers:

Joseph Woodsworth, President	Toronto, Ont.
S. R. Wickett, Vice-President	Toronto, Ont.
L. C. Camp, Managing Director	Toronto, Ont.

Authorized capital, $1,000,000; Subscribed capital, $337,000; Paid up capital, $34,650; Securities deposited in Treasury of Ontario, $25,000.

Statement for the Year Ending 31st December, 1903.

ASSETS.

Actual cash on hand at head office	$ 96 41	
Cash on deposit to Company's credit in the Imperial Bank, Toronto	2,781 34	
Deposit receipt, Imperial Bank, Toronto	25,000 00	
		$27,877 75
Interest due or accrued		62 50
Amount unpaid of call on capital stock		250 00
Premiums outstanding or in course of collection		5,357 15
Due from other Companies for re-insurance on losses		1,437 50
Other assets		14 49
Office furniture, Goad's plans, etc. (not extended)	1,760 20	
Total assets		$35,199 39
Subscribed capital stock uncalled less paid in advance of call		$302,100 00

LIABILITIES.

Amount of losses unpaid	$2,400 00
" borrowed money	1,000 00
Unearned premiums, being 50 per cent. of gross premiums	17,335 56
Amount due for commission	750 00
Cancellations unpaid	150 00
Re-insurance unpaid	400 00
Total liabilities	$22,035 56
Capital stock paid up	$34,650 00

RECEIPTS.

Gross premiums received in cash	$43,772 81
Interest	750 00
Re-insurance on losses	1,970 57
Calls on stock	110 00
Total receipts	$46,603 38

EXPENDITURE.

Expenses of Management:			
Cash paid for agents' commission			$7,296 48
" investigation of claims			501 28
" interest, discount and exchange			181 93
" statutory assessment and license fee			71 71
" travelling expenses			721 50
" rent and taxes			714 17
" salaries, directors' and auditors' fees			4,660 38
" printing, stationery and advertising			481 86
" postage, telegrams and express			369 35
" law costs			130 00
" agency expenses			65 72
" all other expenses			107 09
Total expenses of management			$15,301 47
Miscellaneous Payments:			
Cash paid for losses which occurred prior to 1903	$2,755 90		
" " " in 1903	16,979 98		
		19,735 88	
" re-insurance			3,569 05
" rebate			4,263 49
" organization expenses			130 00
" Goad's plans			693 60
" in repayment of loan			1,500 00
Total expenditure			$45,193 49

MISCELLANEOUS.

	Number.	Amount.
		$
Policies in force 31st December, 1902	1,534	1,981,972 94
Policies taken during 1903	2,750	3,480,776 87
Gross number and amount of risks in force at any time during 1903	4,284	5,462,749 81
Loss claimed and cancelled in 1903	1,514	2,158,152 50
Amount in force 31st December, 1903	2,770	3,304,597 31
Less re-insured		191,396 00
Net risks actually carried by Company at 31st December, 1903		3,113,201 31

LIST OF STOCKHOLDERS AT 31st DECEMBER, 1903.

Name.	Residence.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Allan, H. A.	Cobourg	10	1,000 00	100 00
Austin, Percy G.	Halifax, N.S.	10	1,000 00	100 00
Austin, J. Howe	"	10	1,000 00	100 00
Austin, H. E. (Trustee)	"	10	1,000 00	100 00
Ansley, Alfred	Toronto	20	2,000 00	200 00
Ask, n, Wm.	Sarnia	10	1,000 00	100 00
Anderson, E. B.	Oakville	25	2,500 00	250 00
Alexander, Jno	Toronto	10	1,000 00	100 00
Apps, Charlotte	Paris	30	3,000 00	300 00
Alford, Susan F.	Belleville	10	1,000 00	100 00
Arthur, R. H.	Sudbury	10	1,000 00	100 00
Baker, Amos H.	Picton	25	2,500 00	250 00
Beatty, James H.	Thorold	50	5,000 00	500 00
Bean, Fred W.	Woodstock	10	1,000 00	100 00
Brown, J. A.	Port Hope	5	500 00	50 00
Brown, E.	"	5	500 00	50 00
Boles, J. P.	Ingersoll	10	1,000 00	100 00
Boulter, Geo. E.	Picton	15	1,500 00	150 00
Booth, Wm.	Toronto	10	1,000 00	100 00
Butler Bros.	Woodstock	25	2,500 00	250 00
Ball, Wm.	Chatham	20	2,000 00	200 00
Blonde Bros.	"	10	1,000 00	100 00
Bickerton, Jas. G.	Woodstock	10	1,000 00	100 00
Boyd, Jos. W.	Yarmouth, N.S.	10	1,000 00	100 00
Baldwin, G. L.	Aurora	50	5,000 00	500 00
Brydon, Janet A.	Toronto	10	1,000 00	100 00
Bersche, Geo.	Wiarton	10	1,000 00	100 00
Croucher, R. A.	Halifax, N.S.	10	1'000 00	100 00
Clarke, A. R.	Toronto	20	2,000 00	200 00
Calder, D. R.	Ingersoll	10	1,000 00	100 00
Chapman, C. H.	Wingham	10	1,000 00	100 00
Chambers Geo.	Ingersoll	15	1,500 00	150 00
Chambers, Mary A.	"	5	500 00	50 00
Chambers, Zora	"	5	500 00	50 00
Caswell, Thos.	Toronto	10	1,000 00	100 00
Cross, C.	Amber, Que.	20	2,000 00	200 00
Cross, Maggie	"	10	1,000 00	100 00
Crompton, E. B.	Brantford	30	3,000 00	300 00
Curry, John	Windsor	25	2,500 00	250 00
Clarkson & Cross	Toronto	10	1,000 00	100 00
Coulter, W. C.	"	10	1,000 00	100 00
Curry, Geo. H.	Windsor, N.S.	25	2,500 00	250 00
Colp, W. E.	Mahone Bay, N.S.	10	1,000 00	100 00
Capstirk, E. R.	Lockeport, N.S.	10	1,000 00	100 00
Caldbeck, Geo.	Woodstock	50	5,000 00	500 00
Clewlo, Rev.	Toronto	10	1,000 00	100 00
Clarke, Russell F.	Belleville	5	500 00	50 00
Cunningham, R.	Trenton	10	1,000 00	100 00
Camp, L. C.	Toronto	10	1,000 00	100 00
Crewes, J. G.	North Bay	10	1,000 00	100 00
Drulard, C. H.	Windsor	10	1,000 00	100 00
Davis, F. J.	"	20	2,000 00	200 00
Evans, E. J.	Hampton, N.B.	10	1,000 00	100 00
Egan, Chas.	Petrolia	5	500 00	50 00
Fulford, H. (Trustee)	Port Hope	10	1,000 00	100 00
Farrington, G. M.	Picton	10	1,000 00	100 00
Forster, A. S.	Oakville	10	1,000 00	100 00
Finlay, Isabella	St. Thomas	5	500 00	50 00
Fewings, Jas.	"	10	1,000 00	100 00
Fowler, Geo. W.	Sussex, N.B.	10	1,000 00	100 00
Fleming, H. O.	Windsor	10	1,000 00	100 00
Foster, Mary	"	10	1,000 00	100 00
Field, Edward	Toronto	10	1,000 00	100 00
Fulton, E. M.	Truro, N.S.	5	500 00	50 00
Fell, I. C.	Toronto	10	1,000 00	100 00
Fleury, Lelia M.	Aurora	10	1,000 00	100 00
Fleury, H. W. (in trust)	"	20	2,000 00	200 00
Falconer, W. J.	Palmerston	10	1,000 00	100 00
Foster, M.	"	10	1,000 00	100 00
Garland, Nicholas	Toronto	10	1,000 00	100 00
Gibson, R. L.	"	10	1,000 00	100 00
Grant, Alex.	Ingersoll	10	1,000 00	100 00
German, Catharine	Picton	10	1,000 00	100 00
Gordon, Geo.	Woodstock	10	1,000 00	100 00
Gilroy, Wm.	Blenheim	10	1,000 00	100 00
Goard, Geo. W.	Bridgewater	10	1,000 00	100 00
Halliday, Jas.	Halifax, N.S.	10	1,000 00	100 00
Herbert, Martha H.	Belleville	20	2,000 00	200 00
Hanson, Jessie	Rayside	50	5,000 00	500 00
Hume, Jas.	Port Hope	10	1,000 00	100 00
Healy, E. J.	Picton	20	2,000 00	200 00
Hall, Robt. H.	Woodstock	10	1,000 00	100 00
		5	500 00	50 00

LIST OF STOCKHOLDERS —Continued.

Name.	Residence.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Holmes, Jas.	Woodstock	30	3,000 00	300 00
Harper, W. H	Chatham	10	1,000 00	100 00
Hill, W. O. G.	Sydney, C.B	10	1,000 00	100 00
Handy, Otis E	Blenheim	10	1,000 00	100 00
Holmes, T. K.	Chatham	30	3,000 00	300 00
Hadley, W. A	"	5	500 00	50 00
Hadley, Chas.	"	5	500 00	50 00
Hough, Geo. L	Picton	5	500 00	50 00
Hamilton, J. W	Sarnia	5	500 00	50 00
Hastings, A. O	Toronto	10	1,000 00	100 00
Harris, W. & Co	"	50	5,000 00	500 00
Humphries W. N	Parkhill	10	1,000 00	100 00
Johnston, J. M. (in trust)	Toronto	10	1,000 00	100 00
Johnston, Hugh	Essex	10	1,000 00	100 00
Jennings, Bernard	Toronto	5	500 00	50 00
Johnson, F. G.	Ottawa	15	1,500 00	
King, S. A.	Kingsville	25	2,500 00	250 00
Karn, C. J. W.	Picton	10	1,000 00	100 00
Kearnes, S. J.	Palmerston	10	1,000 00	100 00
Kirkpatrick, M. H	Copper Cliff	25	2,500 00	250 00
Leaver, George	Toronto	10	1,000 00	100 00
Lawrence, F. O.	St. Thomas	20	2,000 00	200 00
Law, W. H.	Toronto	10	1,000 00	100 00
Lovett, H. A.	Truro, N.S.	10	1,000 00	100 00
Locke, Churchill	Lockeport, N.S.	10	1,000 00	100 00
Lovett, L. A.	Liverpool, N.S.	10	1,000 00	100 00
Lewis, W.	Mount Forest	10	1,000 00	100 00
Lindsay, James	Chesley	25	2,500 00	250 00
McLaren, D. C.	Ottawa	10	1,000 00	100 00
McLeod, John	Sudbury	10	1,000 00	100 00
McKenna, Arch.	Pictou, N.S.	10	1,000 00	100 00
McDougall, A. and McQueen, J.	"	10	1,000 00	100 00
McKenzie, Robert	Sarnia	20	2,000 00	200 00
McDonald, Hugh	Holiday	10	1,000 00	100 00
McDonald, Robert	"	10	1,000 00	100 00
McKay, John	Thamesford	10	1,000 00	100 00
McKercher, W. S.	Wroxeter	10	1,000 00	100 00
McEwan, J. R.	Essex	10	1,000 00	100 00
McCartnew, Hannah	Picton	20	2,000 00	200 00
McEwan, F.	Carleton Place	50	5,000 00	500 00
Mitchell, C. W	Ottawa	10	1,000 00	100 00
Marx, F.	Chatham	20	2,000 00	200 00
Maybury, W. F.	Ottawa	10	1,000 00	100 00
Meiklejohn, J.	Harriston	5	500 00	50 00
Merritt, N.	Toronto	50	5,000 00	500 00
Munn, James	St. Thomas	20	2,000 00	200 00
Murphy, J. L. (Trustee)	Windsor	10	1,000 00	100 00
Mann, F. H.	"	10	1,000 00	100 00
Mosley, Fred	Sydney, C.B.	10	1,000 00	100 00
Moore, Thomas	Woodstock	20	2,000 00	200 00
Medland, W. E.	Toronto	20	2,000 00	200 00
Mader, Charles N.	Mahone Bay, N.S.	10	1,000 00	100 00
Magee, J. B. and C. W	St. John, N.B	10	1,000 00	100 00
Mulloy, C. W.	Aurora	40	4,000 00	400 00
Membery, W. R.	Toronto	20	2,000 00	200 00
Murphy, James.	Mount Forest	20	2,000 00	200 00
Miller, B. B.	Wiarton	10	1,000 00	100 00
Miller, Agnes	"	10	1,000 00	100 00
Moyer A	Palmerston	10	1,000 00	100 00
Morris, W. D	Ottawa	20	2,000 00	200 00
Morris, Mary A	"	15	1,500 00	150 00
Morris, M. E	"	15	1,500 00	150 00
Nichol, John	Blenheim	10	1,000 00	100 00
Niebergall, George	Windsor	10	1,000 00	100 00
Naylor, C.	Essex	10	1,000 00	100 00
Nichol, Robert	Blenheim	10	1,000 00	100 00
Nichols, Otis A	"	5	500 00	50 00
Neff, J.	Ingersoll	10	1,000 00	100 00
Niebergall, G. E.	Wiarton	10	1,000 00	100 00
Pearman, W. M. D	Halifax, N.B.	10	1,000 00	100 00
Pringle, M. W.	Belleville	5	500 00	50 00
Phillips, Mary J.	Picton	10	1,000 00	100 00
Perkins, W. A.	Windsor	25	2,500 00	250 00
Peterson, A.	Toronto	10	1,000 00	100 00
Purvis, A. M.	North Sydney, N.B.	20	2,000 00	200 00
Park, J. M.	Chatham	5	500 00	50 00
Park, Arch.	"	5	500 00	50 00
Peck, Ida E.	Newmarket	10	1,000 00	100 00
Parker, W.	Parkerville	10	1,000 00	100 00
Parker, Ida L	Ottawa	10	1,000 00	100 00
Quackenbush, A	"	10	1,000 00	100 00
Rent, R. G.	Halifax, N.B.	10	1,000 00	100 00

LIST OF STOCKHOLDERS.—Concluded.

Name.	Residence.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Rough, John S	Hamilton	10	1,000 00	100 00
Rennie, W. H	Truro, N.S.	10	1,000 00	100 00
Rutherford, W. A.	Toronto	35	3,500 00	350 00
Reaume, Josephine	Windsor	5	500 00	50 00
Ryan, Lucy E.	Chatham	10	1,000 00	100 00
Richards, W. G.	"	10	1,000 00	100 00
Ramsay, J. G.	Toronto	25	2,500 00	250 00
Ruttan, J. B.	Wellington	10	1,000 00	100 00
Reid, Thomas	Walkerville	20	2,000 00	200 00
Rutherford, J. A	Aurora	20	2,000 00	200 00
Ross, Annie	"	10	1,000 00	100 00
Scott, D. A	Halifax, N.S.	50	5,000 00	500 00
Storey, D.	Ottawa	10	1,000 00	100 00
Shore, F. A.	"	10	1,000 00	
Struthers, R. B.	Sudbury	10	1,000 00	100 00
Stoneman, M. D.	Yarmouth, N.S.	15	1,500 00	150 00
Scott, F. B.	Halifax, N.S	10	1,000 00	100 00
Studd, W. H.	"	10	1,000 00	100 00
Smith, Edward F.	"	20	2,000 00	200 00
Smith, J. H.	Toronto	10	1,000 00	100 00
Snell, John	Belleville	10	1,000 00	100 00
Sutherland, W. H	Rayside P.O.	10	1,000 00	100 00
Sketch, Alf.	Port Hope	5	500 00	50 00
Shourds, L. R.	Wellington	5	500 00	50 00
Spencer, D. G.	Picton	20	2,000 00	200 00
Squire, J. M.	Welllington	5	500 00	50 00
Skinner & Co.	Gananoque	25	2,500 00	250 00
Scott, Angus M.	Sarnia	10	1,000 00	100 00
Stuart, Thomas	St. Thomas	20	2,000 00	200 00
Smith, S. C.	Chatham	10	1,000 00	100 00
Sanderson, A. L.	Toronto	20	2,000 00	200 00
Scott, Wm.	"	10	1,000 00	100 00
Sherrin, Geo. A.	Essex	10	1,000 00	100 00
Scarff, A. H. & Co.	Essex	10	1,000 00	100 00
Stringer, J. B. & Co.	Chatham	10	1,000 00	100 00
Shand, E. D.	Windsor, N.S.	50	5,000 00	1,000 00
Shreve, Thomas C.	Digby, N.S.	10	1,000 00	100 00
Smith, H. S.	Toronto	10	1,000 00	100 00
Sutcliffe, J	"	10	1,000 00	100 00
Skales, J	Mount Forest	10	1,000 00	100 00
Snell, J. A.	Wiarton	10	1,000 00	100 00
Taylor, Margaret	Rockingham, N.S	20	2,000 00	200 00
Turnbull, J. A	Halifax, N.S.	10	1,000 00	100 00
Torrance, W. B.	"	10	1,000 00	100 00
Ternan, G. B	"	10	1,000 00	100 00
Teskey, L	Toronto	10	1,000 00	100 00
Thornton, E. A.	"	10	1,000 00	100 00
Tait, Joseph	Deer Park	30	3,000 00	300 00
Tufts, J. F	Wolfville, N.S.	50	5,000 00	500 00
Vickery, E. J.	Yarmouth, N.S.	10	1,000 00	100 00
Vanalstine, W. B.	Picton	10	1,000 00	100 10
Vanvlaek, W. E.	"	10	1,000 00	100 00
Wickett, S. R.	Toronto	20	2,000 00	200 00
White, John	Halifax, N.S	20	2,000 00	200 00
Wright, L. A	Picton	25	2,500 00	250 00
Wright, F. W.	New Glasgow, N.S.	20	2,000 00	200 00
Westingdon, Thomas P.	Welcome P.O.	10	1,000 00	100 00
Williams, J. A	Ingersoll	10	1,000 00	100 00
Wickett, Thomas	Port Hope	10	1,000 00	100 00
Watt, A. C.	Gananoque	10	1,000 00	100 00
Woodsworth, Joseph	Toronto	50	5,000 00	500 00
Whitelaw, Robert	Woodstock	5	500 00	50 00
Walker C. M	Walkerville	100	10,000 00	1,000 00
Wilkinson, W. T	Amherstburg	5	500 00	50 00
Waterworth, W	Ingersoll	10	1,000 00	100 00
Waterhouse, E. F.	"	5	500 00	50 00
Williams, P. A	Pieton	5	500 00	50 00
Widdifield, W. C.	Newmarket	10	1,000 00	100 00
		3,370	337,000 00	34,650 00

RECAPITULATION

OF

Assets, Liabilities, Revenue and Expenditure of Joint Stock Fire Insurance Companies.

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31st DECEMBER, 1903.

Name of Company.	Real estate.	Bonds, mortgages, and other investments.	Loans on stock.	Interest accrued.	Rents.	Outstanding premiums.	Cash.	Agents' balances.	Capital stock called up, but unpaid.	Re-insurance on losses.	All other.	Total.	Goad's plans, office furniture.	Subscribed capital stock uncalled, less paid in advance of calls.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Merchants'	.....	31,833 33	.....	.....	.....	.....	5,251 99	6,591 68	6,890 00	1,822 73	.....	52,389 73	2,811 54	378,597 50
Queen City	64,281 88	161,025 22	15,675 00	508 08	113 25	.....	10,006 25	2,799 88	.....	.....	.....	254,409 56	904 34	.....
Traders'	.....	.....	.....	62 50	.....	5,557 15	27,877 75	.....	250 00	1,437 50	14 49	35,199 39	1,760 20	302,100 00
Total	64,281 88	192,858 55	15,675 00	570 58	113 25	5,557 15	43,135 99	9,391 56	7,140 00	3,260 23	14 49	341,998 68	5,476 08	680,697 50

Government deposits are as follows:—Merchants' Fire Insurance Company, $35,000; Queen City Fire Insurance Company, $10,000; Traders' Fire, $25,000.

LIABILITIES FOR THE YEAR ENDING 31st DECEMBER, 1903.

Name of Company.	Unpaid losses.	Insurance reserve.	Re-insurance.	Commission.	Borrowed money.	Other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	Number of policies in force.	Net amount of risks.
	$ c.	$ c.	c.	$ c.	$ c.	$ c.	c.	$ c.		$ c.
Merchants'	2,498 90	38,798 16	1,457 45	1,316 00	.....	.....	44,070 51	63,212 50	10,557	8,410,009 75
Queen City	.....	32,049 54	.....	.....	.....	419 25	32,468 79	100,000 00	5,057	4,936,844 00
Traders'	2,400 00	17,335 56	400 00	750 00	1,000 00	150 00	22,035 56	34,650 00	2,770	3,113,201 31
Total	4,898 90	88,183 26	1,857 45	2,066 00	1,000 00	569 25	98,574 86	197,862 50	18,384	16,460,055 06

JOINT STOCK FIRE INSURANCE COMPANIES.

INCOME FOR YEAR ENDING 31st DECEMBER, 1903.

Name of Company.	Gross premiums.	Interest and dividends.	Rent.	From call on and sale of stocks.	Re-insurance on losses.	Extra premiums, fees, etc.	Commission.	All other.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	c.	$ c.	$ c.
Merchants'	58,899 43	1,344 92	.....	15,905 00	6,271 21	82 85	977 03	111 39	83,591 83
Queen City	58,427 26	9,407 89	4,135 00	50,000 00	12,344 23	.....	.....	.....	134,314 38
Traders'	43,772 81	750 00	.....	110 00	1,970 57	.....	.....	.....	46,603 38
Total	161,099 50	11,502 81	4,135 00	66,015 00	20,586 01	82 85	977 03	111 39	264,509 59

EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1903.

Name of Company.	Expenses of Management.							Losses.	Re-insurance premiums.	Rebate.	Dividends.	All other expenditure.	Total.
	Commission.	Salaries, directors' and auditors' fees.	Rent and taxes.	Law costs.	Statutory assessment and fees.	All other expenses.	Total expenses of management.						
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Merchants'	10,221 99	7,162 00	765 89	.....	127 07	3,422 78	21,699 73	[57,193 40	4,912 35	4,388 62	.....	94 25	88,288 35
Queen City	9,062 81	4,268 72	787 85	49 74	110 57	2,219 12	16,298 84	27,548 47	14,211 71	4,484 39	55,000 00	4,490 97	122,034 38
Traders'	7,296 48	4,660 38	714 17	130 00	71 71	2,428 73	15,301 47	19,735 88	3,569 05	4,263 49	.....	2,323 60	45,193 49
Total	26,581 31	16,091 10	1,497 91	179 74	309 35	8,070 63	53,300 04	104,477 75	22,693 11	13,136 50	55,000 00	6,908 82	255,516 22

Cash-Mutual Fire Companies.

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

John Fennell	Berlin, Ont.
W. H. Bowlby	Berlin, Ont.
F. Snyder	Berlin, Ont.
L. J. Breithaupt	Berlin, Ont.
G. Pattinson	Preston, Ont.
Frank Turner	Bracondale, Ont.
Geo. C. H. Lang	Berlin, Ont.
H. L. Janzen	Berlin, Ont.
P. S. Lautenschlager	Berlin, Ont.
S. Merner	Berlin, Ont.
C. Pabst	Hespeler, Ont.
J. E. Seagram, M.P.	Waterloo, Ont.

Officers:

John Fennell, President	Berlin, Ont.
George C. H. Lang, Vice-President	Berlin, Ont.
W. H. Schmalz, Manager and Secretary	Berlin, Ont.

Unassessed premium note capital, $201,213.62; Securities deposited at Provincial Treasury, par value, *$35,725.00.

Statement for Year Ending 31st December, 1903.

ASSETS.

Cash value of real estate		$ 23,250 00
Cash value of mortgages on real estate		19,229 00
Cash on deposit to Company's credit in Canadian Bank of Commerce, Berlin, current account	$ 10,030 62	
" " Deposit Receipts	43,500 00	
" " Bank of Hamilton, Berlin, Deposit Receipt	10,000 00	
" " Merchants Bank, " "	10,000 00	
" " Bank of Nova Scotia	10,000 00	
Cash on hand, head office	3,318 20	
		$ 86,908 82
Amount unpaid of agents' balances		5,075 10
Amount of short date notes, or due bills, less than one year overdue		197 10
Amount of premium notes in force after deducting all payments thereon and assessments levied		201,213 62
Accrued interest		299 00
" rents		111 00
Office furniture and Goad's plans (not extended)	$5,000.00	
Amount due for re-insurance on losses		2,573 62
Total assets		$ 338,857 26

LIABILITIES.

Amount of re-insurance reserve	$ 51,004 81
" supposed loss	2,281 23
Total liabilities	$ 53,286 04

*Since decreased to $25,075.

RECEIPTS.

Cash balance as per last statement (not extended)	$ 69,836 50	
Cash received as fixed payments of 1903		$ 66,597 35
" additional premiums		1,032 34
" premiums on cash system		95,740 17
" interest		4,806 11
" transfer fees		248 00
" re-insurance claims		21,331 00
Total receipts		$ 189,754 97

EXPENDITURE.

Expenses of Management:		
Amount paid for investigation and adjustment of claims and travelling expenses		$ 1,768 75
" interest on assumed mortgages and rent paid to agents		800 00
" commission to agents		22,700 77
" statutory assessment and license fee		198 71
" printing, stationery and advertising		1,583 35
" salaries, directors' and auditors' fees		10,199 70
" postage, telegrams and express, etc		1,508 60
" fuel, light and water		332 04
" taxes, (municipal and government)		983 58
" law costs		429 21
" other expenses		1,383 17
Expenses of management		41,887 88
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1903	$10,415 49	
" " " during 1903	89,318 74	
		99,734 23
" re-insurance		24,871 91
" rebate, abatement and returned premiums		9,070 21
Total expenditure		$ 175,564 23

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1903.

System.	One year or less.	Three years.	Total.
Mutual		$4,497,162 62	$4,497,162 62
Cash	$ 3,997,005 69	8,267,690 82	12,264,696 51
Total	$ 3,997,005 69	$12,764,853 44	$16,761,859 13
Re-insured.			
Cash	1,761,483 16		1,761,483 16
Net risks carried by Company, 31st December, 1903	$2,235,522 53	$12,764,853 44	$15,000,375 97

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
Fire Risks—Mutual System.		
Policies in force 31st December, 1902	3,323	$ 4,559,194 49
Policies new and renewed during 1903	1,266	1,706,579 79
Gross number during 1903	4,589	$ 6,265,774 28
Less expired and cancelled in 1903	1,320	1,768,611 66
Net risks in force on mutual system, 31st December, 1903	3,269	4,497,162 62
Fire Risks,—Cash System.		
Policies in force 31st December, 1902	12,190	$11,672,556 59
Policies new and renewed during 1903	5,564	5,708,427 47
Gross number during 1903	17,754	17,380,984 06
Less expired and cancelled in 1903	4,814	5,116,287 55
Net risks in force on cash system, 31st December, 1903	12,940	$12,264,696 51

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1903.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 317,557 86
Amount of all premium notes, after deducting all payments thereon and assessments levied	201,213 62
Amount of premium notes received during the year 1903	129,800 50
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	26,128 88

FIRE INSURANCE EXCHANGE CORPORATION.

Stock and Mutual.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

Frederick Wyld	Toronto, Ont.
J. F. Eby	Toronto, Ont.
S. F. McKinnon	Toronto, Ont.
Hugh Scott	Toronto, Ont.
A. Darling	Toronto, Ont
R. W. Elliott	Toronto, Ont.
W. B. Hamilton	Toronto, Ont.
J. L. Spink	Toronto, Ont.
Thomas Walmsley	Toronto, Ont.

Officers:

Frederick Wyld, President	Toronto, Ont.
R. W. Elliott, Vice-President	Toronto, Ont.
Hugh Scott, Managing Director	Toronto, Ont.

Authorized capital stock	$250,000 00
Subscribed	145,500 00
Paid up	14,550 00
Securities deposited in Treasury of Ontario	10,000 00
Unassessed premium note capital	7,146 02

Statement for Year Ending 31st December, 1903.

ASSETS.

Call loan, shares			$ 10,200 00
Cash on deposit in Standard Bank, Toronto			5,286 88
" Canada Permanent Mortgage Corporation			11,266 82
Undertakings, unassessed amount	$ 7,146 02		
Less residue of premium notes given for re-insurance	285 44		
		6,860 58	
Cash in Agents' hands			2,387 08
Goad's plans (not extended)	$ 884 38		
Total assets			$ 36,001 36
Subscribed capital stock uncalled			$ 130,950 00

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums	$ 9,531 09
All other	89 16
Total liabilities to public	$ 9 620 25
Liabilities to shareholders.	
Paid up stock	$ 14,550 00

RECEIPTS.

Cash balance as per last statement (not extended)	$ 12,237 66	
Cash received for fixed payments, 1903		$ 6,528 12
" " of prior years		1,094 56
" premiums on cash system		20,439 30
" interest		1,175 70
" re-insurances on losses		1,752 54
" repaid loans, etc. (not extended)	$ 13,550 00	
Total		$ 30,990 22

EXPENDITURE.

Cash paid for law costs		$ 50 24
" commission to agents		3,297 06
" travelling expenses		35 43
" investigation and adjustment of claims		132 93
" statutory assessment and license fee		51 16
" rent and taxes		375 75
" salaries, directors' and auditors' fees		2,755 38
" printing, stationery and advertising		229 56
" postage and telegrams		98 72
" vote to president		250 00
" other expenses		47 01
" Goad's plans		148 40
Total expenses of management		$ 7,471 64

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1903	$ 5 78	
" " " during 1903	16,503 25	
		16,509 03
" re-insurance premiums		2,036 80
" rebate		2,380 50
" dividends		1,455 00
" investments (not extended)	$10,837 18	
Total		$ 29,852 97

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1903.

System.	One year or less.	Three years.	Total.
Mutual	$ 472,217 50		$ 472,217 50
Cash	1,290,396 51	$ 494,913 68	1,785,310 19
Total	$ 1,762,614 01	$ 494,913 68	$ 2,257,527 69
Re-insurance.			
Mutual	34,000 00		34,000 00
Cash	138,561 00	19,243 51	157,804 51
Total	$ 172,561 00	$ 19,243 51	$ 191,804 51
Net risks carried by Company 31st December, 1903	$ 1,590,053 01	$ 475,670 17	$ 2,065,723 18

MOVEMENT IN RISKS.

System of Insurance—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	112	$ 484,400 25
" new and renewed during 1903	184	496,152 50
Gross number during 1903	296	980,552 75
Less expired and cancelled in 1903	182	508,335 25
Net risks in force on mutual system 31st December, 1903	114	$ 472,217 50

Cash System.

	Number.	Amount.
Policies in force 31st December, 1902	618	$ 1,492,586 82
" new and renewed during 1903	864	1,781,201 69
Gross number during 1903	1,482	$ 3,273,788 51
Less expired and cancelled in 1903	705	1,488,478 32
Net risks in force on cash system 31st December, 1903	777	$ 1,785,310 19

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1903.

	One year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 14,292 01
Amount of all premium notes, after deducting all payments thereon and assessments levied	7,146 02
Amount of premium notes received during the year 1903	14,944 58
Payments on the premium notes of 1903, including all sums credited on said premium notes.	
Cash paid up to 31st December, 1903	7,472 29
Amount of premium notes given by Company for re-insurance	570 88
Less paid thereon	285 44
Residue of premium notes given by Company for re-insurance	285 44

LIST OF SHAREHOLDERS.

Names.	Address.	Amount of subscribed stock.	Amount.
		$ c.	$ c.
Allen, W. A	Ottawa	1,500 00	150 00
Bate, H. N	"	1,000 00	100 00
Brock, W. R	Toronto	5,000 00	500 00
Blain, H	"	5,000 00	500 00
Brennan, J. C	Ottawa	1,000 00	100 00
Darling, A	Toronto	5,000 00	500 00
Dunnett, Mrs. Jessie	"	5,000 00	500 00
Devlin, R. J	Ottawa	1,500 00	150 00
Elliot, R. W	Toronto	5,000 00	500 00
Eby, Joseph F	"	5,000 00	500 00
Elliot, W. S	"	1,000 00	100 00
Elliot, C. J	"	1,000 00	100 00
Gurney, E	"	5,000 00	500 00
Gage, W. J	"	2,500 00	250 00
Garland, John	Ottawa	1,000 00	100 00
Howland, H. S., Sons & Co., Limited	Toronto	5,000 00	500 00
Hallam, John (estate)	"	5,000 00	500 00
Hedley, James (in trust)	"	2,500 00	250 00
Hamilton, W. B	"	2,500 00	250 00
Hobson, M. Martin	"	5,000 00	500 00
Irving, A. S	"	5,000 00	500 00
Ince, Wm	"	1,000 00	100 00
McKinnon, S. F	"	5,000 00	500 00
MacKay, D	"	2,500 00	250 00
Northcote, I. G	"	1,000 00	100 00
Ogilvie, Hon. A. W. (estate)	Montreal	2,500 00	250 00
Patterson, R. L	Toronto	5,000 00	500 00
Phillips, F. J	"	5,000 00	500 00
Rogers, E	"	5,000 00	500 00
Stayner, T. S	"	5,000 00	500 00
Spink, J. L	"	2,500 00	250 00
Scott, J. G	"	5,000 00	500 00
Scott, M. E	"	1,000 00	100 00
Stayner, H. R	"	1,000 00	100 00
Scott, H	"	5,000 00	500 00
Wyld, Frederick	"	5,000 00	500 00
Waldie, John	"	5,000 00	500 00
Wilson, W	"	5,000 00	500 00
Wood, Hon. A. T. (estate of)	Hamilton	5,000 00	500 00
Wood, Hon. S. C	Toronto	3,500 00	350 00
Walmsley, Thomas	"	5,000 00	500 00
Total		$145,500 00	$14,550 00

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

Hon. James Young	Galt Ont.
R. S. Strong	Galt. Ont.
Hugh Cant	Galt. Ont.
John Goldie	Ayr, Ont.
Hugh McCulloch	Galt, Ont.
Robert Scott	Galt, Ont.
James Goldie	Guelph, Ont.
C. R. H. Warnock	Galt, Ont.
W. K. McNaught	Toronto, Ont.

Officers:

Hon. James Young, President	Galt, Ont.
Hugh McCulloch, Vice-President	Galt, Ont.
R. S. Strong, Managing Director	Galt, Ont.

Unassessed premium note capital, $203,178.00;

Securities deposited in Treasury of Ontario, par value, $20,000.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash value of real estate		$31,711 1
Loans secured by mortgages		68,155 4
Debentures		172,403 20
Actual cash on hand at head office	$2,585 27	
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks:		
Merchants' Bank, agency at Galt	11,861 24	
Bank of Commerce "	13,567 03	
Imperial	11,624 91	
		39,641 45
Amount of premium notes in force after deducting all payments thereon and assessments levied		203,178 00
Amount of interest accrued		3,452 20
Office furniture, etc. (not extended)	$2,816 68	
Total assets		$518,844 41

LIABILITIES.

Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1903	$55,682 34
Amount of supposed losses	2,600 00
" bonus to agents	1,563 75
Total liabilities	$59,846 09

RECEIPTS.

Cash balance as per last statement (not extended)	$44,584 17	
Cash received as fixed payments of 1903		$67,263 32
" " for years prior to 1903		719 40
" premiums on cash system		61,982 31
" interest		10,070 80
" rents		1,289 90
" re-insurance claims		9,546 23
" transfer fees and extra premiums		1,321 62
" refund of claim paid in 1902		31 75
" from mortgage investments (not extended)	$6,285 64	
Total receipts		$152,225 33

EXPENDITURE.

Expenses of Management		
Amount paid for commission and bonus to agents		$21,605 25
" law costs		754 57
" fuel and light		360 24
" statutory assessment and license fee		197 10
" printing, stationery and advertising		1,172 18
" taxes (municipal and Provincial) and insurance		882 07
" salaries, directors and auditors' fees		10,925 50
" travelling expenses		465 00
" postage, telegrams and express		1,108 64
" investigation of claims		406 78
" caretaker		208 00
" incidentals		1 696 22
" repairs		136 92
Expenses of management		$39,918 47
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1903	$3,399 38	
" " during 1903	62,628 81	
		66,028 19
" re-insurance premiums		9,050 13
" rebate, abatement and returned premiums		3,623 56
" refund to members		11,268 52
" investments (not extended)	$32,724 56	
" bonus to agents earned in 1902 paid in 1903 (not extended)	1,499 06	
" office furniture		904 95
Total expenditure		$130,793 82

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1903.

System.	One year or less.	Three years.	Total.
Mutual		$4,557,388	$4,557,388
Cash	$1,837,159	10,237,846	12,075,005
Total	$1,837,159	$14,795,234	$16,632,393
Re-insured.			
Mutual			
Cash	135,492	582,872	718,364
Net risks carried by Company 31st Dec., 1903	$1,701,667	$14,212,362	$15,914,029

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount
Policies in force 31st December, 1902	3,061	$4,453,283
Policies new and renewed during 1903	1,143	1,734,766
Gross number during 1903	4,207	$6,188,049
Less expired and cancelled in 1903	1,154	1,630,661
Net risks in force on mutual system, 31st December, 1903	3,053	$4,557,388
Cash System.		
Policies in force 31st December, 1902	9,798	$11,627,986
Policies new and renewed during 1903	3,824	4,767,562
Gross number during 1903	13,622	$16,395,548
Less expired and cancelled in 1903	3,730	4,320,543
Net risks in force on cash system 31st December, 1903	9,892	$12,075,005

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1903.	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$328,599 00
Amount of premium notes, after deducting all payments thereon and assessments levied	203,178 00
Amount of premium notes received during the year 1903	125,471 00
Payment on premium notes of 1903, including all sums credited on said premium notes:	
Paid up to 31st December, 1903	25,085 93

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st *July*, 1873.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

L. W Smith, D.C.L.	Toronto, Ont.
J D. Chipman	St. Stephen, N.B.
Thomas Flynn	Toronto, Ont.
Hugh Scott	Toronto, Ont.
Hon Justice Maclennan	Toronto, Ont.
Thomas Walmsley	Toronto; Ont.

Officers.

L. W. Smith, D.C.L., President	Toronto, Ont.
Hugh Scott, Vice-President	Toronto, Ont.
Hugh Scott, Manager and Secretary	Toronto, Ont.
Joseph Walmsley, Assistant Secretary	Toronto, Ont.

By Act 42 Vic. cap 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and to do business on the Cash System.

Authorized Stock Capital	$500,000 00
Subscribed "	100,000 00
Paid up in Cash "	20,000 00
Stocks uncalled	80,000 00
Securities deposited in the Treasury of Ontario	10,000 00
Unassessed premium note capital	13,747 87

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Mortgages on real estate	$18,686 33	
Loans on bank stocks, etc	46,878 00	
Shares owned	250 00	
		$65,814 33
Cash on hand, head office	$5,603 56	
" deposit to Company's credit in Ontario Bank, Toronto	4,957 24	
		$10,560 80
Cash in agents' hands		3,002 71
Premium notes in force after deducting all payments thereon and assessments levied	$13,747 87	
Less residue of premium notes given for re-insurance	6,110 33	
		7,637 54
Interest accrued		628 30
Suspense account		2 33
Goad's plans (not extended)	911 56	
Total		$87,646 01
Subscribed capital uncalled		$80,000 00

LIABILITIES.

Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1903	$17,609 35
Total liabilities to public	$17,609 35
Liabilities to shareholders :	
Paid up stock	$20,000 00

CASH RECEIPTS.

Cash balance as per last statement (not extended)	$ 7,055 13	
" received as fixed payments of 1903		$ 12,401 06
" " prior years		1,715 03
" for premiums on cash system		49,498 37
" for interest		3,343 67
" for plate glass insurance		4,732 04
" re-insurance on losses		11,640 85
" loans repaid (not extended)	$ 3,800	
Total		$83,331 02

EXPENDITURE.

Cash paid for law costs		$ 50 24
" clerical work and overtime		5 00
" statutory assessment, license fees		91 52
" printing, stationery and advertising		493 28
" salaries, directors' and auditors' fees		1,979 16
" investigation and adjustment of claims and valuating		1,036 39
" postage, telegrams and express, etc		156 81
" agents' commission		9,131 89
" rent and taxes		560 50
" vote to president		250 00
Total expenses of management		$13,754 79
Miscellaneous Payments :		
Cash paid for losses prior to 1903	$ 2,010 79	
" losses during 1903	29,321 51	
" plate glass	1,590 87	
		32,923 17
" re-insurance		24,318 13
" rebate, abatement and returned premiums		5,980 85
" dividends		2,000 00
" Goad's plans, revisions		148 41
" investments (not extended)	$4,500	
Total expenditure		$79,125 35

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1903.

System.	One year or less.	Three years.	Total.
Mutual	$ 853,237 21	.....	$ 853,237 21
Cash	2,995,482 12	$1,359,262 47	4,354,744 59
Total	$3,848,719 33	$1,359,262 47	$5,207,981 80

Re-insurance.

Mutual	$ 406,589 50	.....	$ 406,589 50
Cash	1,175,567 88	$82,849 00	1,258,416 88
Total	$1,582,157 38	$82,849 00	1,665,006 38
Net risks carried by Company, 31st December, 1903	$2,266,561 95	$1,276,413 47	$ 3,542,975 42

MOVEMENT IN RISKS.

Fire Risks—Mutual System.

	Number.	Amount
Policies in force 31st December, 1902	206	$855,494 21
" new and renewed during 1903	230	903,607 21
Gross number during 1903	436	1,759,101 42
Less expired and cancelled in 1903	232	905,864 21
Net risks in force on mutual system 31st December, 1903	204	$853,237 21

Fire Risks—Cash System.

	Number.	Amount
Policies in force 31st December, 1902	1903	$ 3,747,293 59
" new and renewed during 1903	1650	4,237,196 91
Gross number during 1903	3553	7,984,390 50
Less expired and cancelled in 1903	1476	3,629,645 91
Net risks in force on cash system 31st December, 1903	2077	4,354,744 59

Plate Glass Risks.

Policies in force 31st December, 1902	657	$ 211,742 52
" new and renewed during 1903	288	56,784 48
Gross number during 1903	945	268,527 00
Less expired and cancelled in 1903	250	36,862 44
Net risks in force 31st December, 1903	695	231,664 56

BUSINESS TRANSACTED.

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1903.

	One year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$ 27,495 74
Amount of all premium notes, after deducting all payments thereon and assessments levied	13,747 87
Amount of premium notes received during the year 1903	29,016 14
Payments on the premium notes of 1903, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1903	14,508 07
Amount of premium notes given by Company for re-insurance	12,220 66
Less payments thereon	6,110 33
Residue of premium notes given for re-insurance	6,110 33

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Suberibed.	Amount paid up in cash.
Chipman, John D., in trust	St. Stephens, N. B.	$5,000 00	$1,000 00
Coffee & Co.	Toronto	5,000 90	1,000 00
Davis, Wm.	"	5,000 00	1,000 00
Dingle, F. E.	"	4,200 00	840 00
Dixon, B. Homer, estate	"	5,000 00	1,000 00
Elliott, C. J.	"	2,500 00	500 00
Gzowski, Sir C. S., K. C. M. G., estate of	"	5,000 00	1,000 00
Macpherson, Sir D. L., estate of	"	5,000 00	1,000 00
Maclennan, Hon. Justice	"	5,000 00	1,000 00
Maclennan, E. M.	"	2,500 00	500 00
Smith, Prof. Goldwin	"	5,000 00	1,000 00
Smith, Larratt, W. D. C. L.	"	5,000 00	1,000 00
Smith, W. H.	London	1,000 00	200 00
Smith, A. L., Ex. late C. R. Smith	"	1,000 00	200 00
Smith, W. H., Admr. late L. J. Smith	"	1,000 00	200 00
Smith, W. H. / Hammond, F. J. — Tsts. for Mary C. Taylor	"	1,000 00	200 00
Smith, W. H. / Hammond, F. J. — Tsts. for Fanny W. Rowley	"	1,000 00	200 00
Strathcona, Lord	Montreal	5,000 00	1,000 00
Smith, W. H., Mgr. in trust	Toronto	5,000 00	1,000 00
Scott, M. E.	"	2,500 00	500 00
Scott, James	"	2,500 00	500 00
Scott, Robert	"	2,500 00	500 00
Scott, R., and Bull, B. E., in trust	"	2,500 00	500 00
Scott, R., and Scott, J., in trust	"	5,000 00	1,000 00
Smith, Rev. Lennox Ingal	Quebec	5,000 00	1,000 00
Scott & Walmsley	Toronto	13,300 00	2,660 00
		100,000 00	20,000 00

THE METROPOLITAN FIRE INSURANCE COMPANY,

CASH MUTUAL AND STOCK.

(Formerly named The Berlin Mutual Fire Insurance Company.)

HEAD OFFICE, TORONTO.

Commenced business 3rd November, 1898.

Names and addresses of the Directors and Officers for the year 1904 :

Directors:

D. Hibner, Berlin, Ont.		W. H. Shapely, Parkdale, Ont.	
W. Vandusen, Toronto Junction, Ont.		A. Taylor Galt,	"
W. J Stark, Stouffville,	"	A. Burritt, Mitchell	"
H. E. Irwin, Toronto,	"	James Torrance, Milverton,	"
W. G. Brown, Toronto,	"	David Carlyle, Toronto,	"
C. C. Van Norman, Toronto,	"	F. Clement Brown, Toronto,	"

Officers:

D. Hibner, President ..... Berlin, Ont.
W. H. Shapely, Vice-President ..... Parkdale, Ont.
F. Clement Brown, Managing Director and Secretary, Toronto, Ont.

Authorized capital stock	$500,000 00
Subscribed	141,400 00
Paid up	16,968 00
Unassessed premium note capital	34,712 00
Deposited in the Provincial Treasury	* 12,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand at head office	$ 976 06	
Cash in Sovereign Bank, Toronto (General Account)	14,627 08	
" " (Capital account)	5,111 04	
" " (Stock Prem. Account)	700 96	
" " deposit receipt	12,000 00	
		$ 33,415 14
Cash in agents' hands acknowledged by them to be due and considered good		5,270 22
Amount of premium notes in force after deducting all payments thereon and assessments levied		34,712 00
Amount due for reinsurance on losses		1,907 72
Amount of due and accrued interest		71 60
Office furniture, etc. (not extended)	$ 951 68	
Total assets		75,376 68
Uncalled subscribed capital stock		124,432 00

LIABILITIES.

Amount of adjusted loss	$ 2,726 09
Amount supposed loss	2,463 00
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1903	27,413 32
Commission and bonuses	1,415 00
Adjustment expenses unpaid	25 06
Returned premiums	404 00
Unclaimed dividends	4 68
Sundry unpaid liabilities	104 95
Reinsurances unpaid	318 00
Total liabilities	$ 34,874 10
Amount of paid-up capital stock	$ 16,968 00

* Since increased to $14,000.

RECEIPTS.

Cash balance as per last statement (not extended)	$ 32,674 97	
Cash received as fixed payments of 1903		$ 9,564 26
" " " prior years		818 69
" for interest		898 72
" premiums on cash system		55,879 16
" re-insurance on fire losses		6,361 46
" premium on capital stock		147 50
" proceeds sale of stock		144 00
" endorsements		69 12
Total receipts		$ 73,882 91

EXPENDITURE.

Expenses of Management :

Amount paid for investigation and adjustment of claims	221 60
" law costs	165 06
" statutory assessment and license fee	73 64
" commission to agents	9,714 04
" fuel and light	53 45
" printing, stationery and advertisigg	1,416 84
" salaries, directors' and auditors' fees	7,535 51
" postage, telegrams, express and telephone	754 13
" travelling expenses	780 59
" rent and taxes	800 25
" special bonus account	1,380 88
" other expenses	547 97
Total expenses of management	$ 23,443 92

Miscellaneous Payments :

Cash paid for losses which occurred prior to 1903	$ 1,083 98	
" " during 1903	32,851 39	
		33,935 37
" re-insurance		9,420 11
" rebate		5,045 42
" dividend to shareholders		1,297 92
Total expenditure		$ 73,142 74

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1903.

System.	One year or less	Three years	Total.
Mutual		$ 776,617 50	$ 776,617 50
Cash	$ 2,471,331 90	2,199,007 92	4,670,339 82
Total at risk	$ 2,471,331 90	$ 2,975,625 42	$ 5,446,957 32

Re-insured mutual system	$ 172,007 00
" cash system	551,241 00
Total re-insurance	$ 723,248 00
Net risks at 31st December, 1903	$ 4,723,709 32

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	545	$ 633,772 50
Policies new and renewed during 1903	286	340,637 50
Gross number during 1903	831	$ 974,410 00
Less expired and cancelled in 1903	177	197,792 50
Net risks in force on mutual system, 31st December, 1903	654	$ 776,617 50

Cash System.

	Number.	Amount.
Policies in force 31st December, 1902	4513	$ 3,913,549 31
Policies taken during 1903	4133	3,929,321 13
Gross number during 1903	8646	$ 7,842,870 44
Less expired and cancelled in 1903	3256	3,172,530 62
Net risks in force on cash system, 31st December, 1903	5390	$ 4,670,339 82

BUSINESS TRANSACTED BY COMPANY.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies In force 31st December, 1903.

	Three year risks.
	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment	52,185 55
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,712 00
Amount of premium notes received during the year 1903	24,581 55
Cash paid up to 31st December, 1903	4,242 42

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares	Amount subscribed	Amount paid up
			$ c.	$ c.
Armitage, S. W	Schomberg	1	100 00	12 00
Brown, F. C	Toronto	80	8,000 00	960 00
Burritt & Co., A	Mitchell	50	5,000 00	600 00
Brown, W. G	Toronto	21	2,100 00	252 00
Brown, Margaret	Toronto	10	1,000 00	120 00
Baldwin, Geo. L	Aurora	10	1,000 00	120 00
Bruce, Edward W	Toronto	10	1,000 00	120 00
Burkholder, Jacob	Stouffville	10	1,000 00	120 00
Burkholder, Samuel	Stouffville	10	1,000 00	120 00
Bain, Donald	Toronto	2	200 00	24 00
Begg, Herbert	Toronto	1	100 00	12 00
Brown, S. K	East Toronto	1	100 00	12 00
Brown, Eliza J	East Toronto	1	100 00	12 00
Brown, Arthur K	Hamilton	1	100 00	12 00
Bright, W. D	Seaforth	5	500 00	60 00
Cornell, Dr. E. P	Berlin	10	1,000 00	120 00
Carlyle, David	Toronto	15	1,500 00	180 00
Coutts, Richard D	Georgetown	5	500 00	60 00
Carson, Samuel	Meaford	10	1,000 00	120 00
Carlyle, Isabel	Toronto	1	100 00	12 00
Crow & Arnold	Ridgeville	1	100 00	12 00
Courtice, A. C	Toronto	1	100 00	12 00
Courtice, Ada M	Toronto	1	100 00	12 00
Chapman, W. A	Toronto	1	100 00	12 00
Carroll, Ellen	Toronto	1	100 00	12 00
Curran, W. S. C	Gravenhurst	2	200 00	24 00
Denoon, George	Toronto	1	100 00	12 00
Doxsee, Mrs. W. Morley	Newmarket	1	100 00	12 00
Eden, John R	Berlin	5	500 00	60 00
Ego, Dr. Angus	Markdale	20	1,000 00	240 00
Forrester, A (Executors)	Mitchell	50	5,000 00	600 00
Grant, James	Chesley	5	500 00	60 00
Govenlock, Wm	Seaforth	1	100 00	12 00
Hibner, D	Berlin	80	8,000 00	960 00
Halliday, M. A	Chesley	10	1,000 00	120 00
Henry Samuel	Kincardine	10	1,000 00	120 00
Hill, Solomon	Markdale	10	1,000 00	120 00
Hasenpflug, Conrad	Milverton	40	4,000 00	480 00
Irwin, H. E	Toronto	10	1,000 00	120 00
Irwin, Minnie S	Weston	1	100 00	12 00
Irwin, Mabel Carr	Toronto	1	100 00	12 00
Irwin, Margaret	Toronto	1	100 00	12 00
Jay, Charles H	Meaford	5	500 00	60 00
Lowden, R. W	Toronto	1	100 00	12 00
Meyers, J. W	Listowel	20	2,000 00	240 00
Malcolm, Rev. Jas	Teeswater	20	2,000 00	240 00
Mickle, Chas. J	Chesley	10	1,000 00	120 00
Mevins, Herman	Buffalo	20	2,000 00	240 00
McLean, Dr. P. D	Woodbridge	20	2,000 00	240 00
McFall, A. A	Bolton	10	1,000 00	120 00
McArthur, Alex	Seaforth	155	15,500 00	1,860 00
McCulloch, Q. D	Toronto	1	100 00	12 00
McKercher, H. S	Wroxeter	1	100 00	12 00
Nicholls, Hesse	Richmond Hill	5	500 00	60 00
Orr, Alexander	Fordwich	1	100 00	12 00

LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ c.	$ c.
Pearse, C. J.	Port Perry	3	300 00	36 00
Poole, W. A.	Toronto	1	100 00	12 00
Poole, Rebecca	Toronto	1	100 00	12 00
Renfrew, Walter C.	Stouffville	15	1,500 00	180 00
Reddaway, Arthur (Executors)	Stratford	20	2,000 00	240 00
Richards, John	Toronto	1	100 00	12 00
Ritchie, W. W.	Toronto	1	100 00	12 00
Simpson, William	Berlin	10	1,000 00	120 00
Stark, W. J.	Stouffville	40	4,000 00	480 00
Schaefer, H. M.	Milverton	37	3,700 00	444 00
Smith, John	Tillsonburg	5	500 00	60 00
Smith, Dr. A. D.	Mitchell	10	1,000 00	120 00
Stewart, Dr. R. L.	Bolton	10	1,000 00	120 00
Snider, Annie	Woodbridge	10	1,000 00	120 00
Stevens, Reuben	Stouffville	50	5,000 00	600 00
Shapley, W. H.	Toronto	91	9,100 00	1,092 00
Scholey, Chas.	Toronto	1	100 00	12 00
Taylor, Alfred	Galt	50	5,000 00	600 00
Torrance, Jas.	Milverton	20	2,000 00	240 00
Trueman, Elizabeth	Stouffville	10	1,000 00	120 00
Tudhope, R. E. J.	Toronto	25	2,500 00	300 00
Trow, Jas. & T. (Executors)	Stratford	85	8,500 00	1,020 00
Tudhope, W. R.	Toronto	1	100 00	12 00
Vandusen, W.	Toronto Junction	50	5,000 00	600 00
Vandusen, J. H.	Tara	10	1,000 00	120 00
Van Norman, C. C.	Toronto	50	5,000 00	600 00
Williamson, Thos.	Stouffville	25	2,500 00	300 00
Williams, H.	Toronto	1	100 00	12 00
Young, W. L.	Markdale	5	500 00	60 00
Total		1,414	141,400 00	16,968 00

THE MILLERS' AND MANUFACTURERS' INSURANCE COMPANY.

MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

James Goldie - - - - - - - - - Guelph, Ont.
Hugh Scott - - - - - - - - - - Toronto, Ont.
R. Northcote - - - - - - - - - Toronto, Ont.
Wm. Bell - - - - - - - - - - Guelph, Ont.
J. L. Spink - - - - - - - - - Toronto, Ont.
Thomas Walmsley - - - - - - - Toronto, Ont.
A. Watts - - - - - - - - - - Brantford, Ont.
Hugh McCulloch - - - - - - - - Galt, Ont.

Geo. Gillies, Swansea, Ont.

Officers:

James Goldie, President - - - - - Guelph, Ont.
J. L. Spink, Vice-President - - - - - Toronto, Ont.
Hugh Scott, Managing Director and Secretary - Toronto, Ont.
Thomas Walmsley, Treasurer - - - - Toronto, Ont.

Authorized capital stock - - - - - -	$500,000 00
Subscribed capital stock - - - - -	125,000 00
Paid up in cash - - - - - - - -	25,000 00
Capital stock uncalled - - - - - -	100,000 00
Securities deposited at Provincial Treasury - -	10,000 00
Unassessed premium note capital - - - - -	33,451 89

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Call loans on stock		$ 52,685 00
Mortgages		11,000 00
Shares Bell Telephone Co., Limited		14,374 50
Cash on deposit in Traders' Bank, Toronto	$ 4,295 96	
" " Canada Permanent Mortgage Corporation	10,408 29	
		14,704 25
Undertakings, unassessed amount	$ 33,451 89	
Less residue of premium notes given for re-insurance	13,121 57	
		20,330 32
Fire equipment (not extended)	$ 972 16	
Interest		128 59
Amount unpaid of fixed payments of 1903 on premium notes		978 91
All other assets		437 21
Total assets		$ 114,638 78
Capital stock uncalled		$ 100,000 00

LIABILITIES

Re-insurance reserve		$ 6,870 72
Due to sundry companies and persons		1,639 18
Total liabilities to public		$ 8,509 90
Liability to stockholders :		
Paid up stock		$ 25,000 00

CASH RECEIPTS.

Cash on hand as per last statement (not extended)	$ 12,262 71	
Cash received as fixed payment of 1903		$ 33,593 57
" " prior years		808 50
" cash premiums		15,579 15
" " prior years		2,001 81
" interest		5,146 83
" commission		3,227 63
" re-insurance cancellations		1,487 23
" re-insurance on claims		6,767 96
" fire pails		57 06
" all other sources		680 37
" investments (not extended)	$ 11,865 00	
Total		$ 69,350 11

EXPENDITURE.

(a) Expenses of Management :		
Cash paid for investigation and adjustment of claims		$ 163 67
" commission		2,456 50
" statutory assessment, license fees		56 20
" travelling expenses		373 50
" rent and taxes		400 00
" salaries, directors' and auditors' fees		7,682 33
" printing, stationery and advertising		244 47
" postage, etc		359 69
Total expenses of management		11,736 36
(b) Miscellaneous Expenditure :		
Cash paid for losses which occurred during 1903		33,020 21
" rebate		2,093 94
" re-insurance		20,187 62
" dividends, shareholders		2,500 00
" " policyholders		2,910 65
" fire pails, etc		77 62
" bonus to managers		5,000 00
" Goad's plans		171 53
" sundries		275 64
" investments (not extended)	$ 800	
" Total expenditure		$ 77,973 57

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1903

System.	One year or less.	Three years.	Total
Mutual	$ 1,973,180	....	$ 1,973,180
Cash	1,033,082	170,925 00	1,204,008
Total	$ 3,006,263	170,925 00	3,177,188
Re-insurance :			
Mutual	928,159	....	928,159
Cash	158,032	....	158,032
Total	$ 1,086,191	....	1,086,191
Net amount at risk, 31st December, 1903	$ 1,920,072	$ 170,925 00	$ 2,090,997

MOVEMENT IN RISKS.

	Number	Amount.
Mutual System.		
Policies in force 31st December, 1903	416	$ 1,942,250
Policies new and renewed during 1903	463	2,114,377
Gross number during 1903	879	4,056,627
Less expired or cancelled in 1903	460	2,083,447
Net risks in force on mutual system 31st December, 1903	419	1,973,180
Cash System.		
Policies in force 31st December, 1902	313	972,887
Policies taken during 1903, on cash system	458	1,385,803
Gross number and amount during 1903	771	2,358,690
Less expired or cancelled in 1903	383	1,154,682
Net risks in force on cash system 31st December, 1903	388	$ 1,204,008

BUSINESS TRANSACTED :

Manufacturing Risks.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1903.

	One year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 66,903 78
Amount of all premium notes, after deducting all payments thereon and assessments levied	33,451 89
Amount of premium notes received during the year 1903	71,237 86
Payments on premium notes of 1903, including all sums credited on said premium notes :	
Cash paid up to 31st December, 1903	33,593 57
Notes for fixed payments unpaid 31st December, 1903	978 91
Amount of premium notes given by Company for re-insurance	27,931 16
Less payment made thereon and cancellation	14,809 59
Residue of premium notes given for re-insurance	13,121 57

LIST OF SHAREHOLDERS.

Name.	Address	Amount of stock held.	Amount paid, being 20 per cent. of amount of Shares held 31 December, 1903.
Bell, Isabella Marie	Guelph	$ 3,000	$ 600
Bell, Wm. (in trust)	Guelph	5,000	1,000
Baird, A. H.	Paris	1,000	200
Barber, John R.	Georgetown	2,000	400
Baird, H. N.	Toronto	3,000	600
Burnett, J. S.	Winterbourne	1,000	200
Chipman, John D. (in trust)	St. Stephens N.B.	6,000	1,200
Dingle, F. E.	Toronto	1,600	320
Elliott, R. W.	Toronto	1,000	200
Flavelle Milling Co., Limited	Lindsay	3,000	600
Forbes, Geo. D.	Hespeler	2,000	400
Forbes, Mrs. J. S.	Toronto	1,000	200
Gillies George	Swansea	2,500	500
Goldie, D.	Ayr	2,000	400
Goldie, G. E.	Ayr	2,500	500
Goldie, Jno.	Guelph	3,000	600
Goldie, Jas	Guelph	7,000	1,400
Goldie & McCullough Co., Limited	Galt	6,000	1,200
Hall, Jas & Co.	Brockville	2,000	400
Hillborn, A. W.	Blair	1,000	200
Innes, W. P.	Simcoe	3,000	600
Karn, D. W., & Co.	Woodstock	2,000	400
King, Bros.	Whitby	1,500	300
Moffatt, W., (in trust)	Toronto	5,000	1,000
McLaughlin, M.	Toronto	2,500	500
McNally, Angus	Blair	1,000	200
Neilson, R.	Ayr	2,500	500
Noble, Robert	Norval	3,000	600
Noxon Bros.	Ingersoll	3,000	600
Northcote, R. (in trust)	Toronto	1,000	200
O'Neail, Thomas	Paris	500	100
Pattison, George	Preston	5,000	1,000
Stewart, Robert	Guelph	1,000	200
Smith, R. H.	St. Catharines	1,000	200
Spink, J. L.	Toronto	6,000	1,200
Scott, Hugh	Toronto	4,700	940
Sutton, William	Simcoe	1,000	200
Seagram, Jos. E.	Waterloo	3,000	600
Storey, Hannah Jane	Acton	5,000	1,000
Taylor & Bates	St. Catharines	1,000	200
Whitelaw, Chas.	Paris	1,000	200
Whitelaw, R.	Woodstock	1,000	200
Wilson, Wm.	Toronto	5,000	1,000
Walmsley, Thos.	Toronto	4,700	940
Watts, Alfred	Brantford	2,500	500
Watts, Charles B. (in trust)	Toronto	2,500	500
Total		$ 125,000	$ 25,000

MONARCH CASH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, LONDON.

Commenced business June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

F. G. Rumball, London, Ont.
B. N. Campbell, "
Jas. B. McKillop, "
A. D. Cartwright, Toronto.
Dr. C. W. Belton, "
B. V. Hole, London
Wm. Kennedy, London
T. E. Robson, Ilderton, Ont.
Thomas Bryan, London, "
H. C. McBride, "
Alex. Badenoch, "
Wm. Gorman, "
Robert Ross, "
C. J. Adams, "

Officers:

F. G. Rumball, President, London, Ont.
T. E. Robson, Vice-President, Ilderton, Ont.
B. N. Campbell, Managing-Director, London, Ont.

Authorized capital stock	$500,000 00
Subscribed "	154,900 00
Called up "	15,490 00
Paid up "	13,440 00
Paid up in advance of calls	1,140 00
Unpaid on calls	2,050 00
Unassessed premium note capital	8,024 74

Statement for the Term Ending 31st December, 1903.

ASSETS.

Amount of debentures		$10,000 00
Amount of actual cash at head office	$ 941 52	
Amount in Bank of Toronto, London	7,160 85	
		8,102 37
Amount of cash in agents' hands		2,958 93
Amount of premium notes after deducting all payments thereon and assessments levied		8,024 74
Amount called and unpaid capital stock		2 050 00
Amount of office furniture, etc. (not extended)	$ 421 32	
Total assets		31,136 04
Subscribed capital stock uncalled		140,320 00

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums	$ 6,409 98
Amount due for re-insurance	99 16
Amount due sundry agents	5 16
Amount of outstanding accounts	141 75
All other liabilities	700 09
Total liabilities	7,356 14
Paid up capital stock	13,440 00

RECEIPTS.

Cash received for transfer fees	$ 1 25
" fixed payments due in 1903 and premiums on the cash system	14,515 45
" interest	178 38
" borrowed money	700 09
" calls on capital stock	14,589 00
" premiums on capital stock	814 50
Total receipts	$30,789 67

EXPENDITURE.

Expenses of management:

Cash paid for agent's commission	$3,128 72
" investigation and adjustment of claims	14 52
" interest	108 37
" license fees	50 00
" travelling expenses	502 20
" salaries, directors' and auditors' fees	1,647 94
" printing, stationery and advertising	458 19
" postage, telegrams and express	123 08
" organization expenses	3,604 04
" office furniture and fixtures	424 32
" office supplies and petty expenses	187 13
Total expenses of management	$10,248 51

Miscellaneous payments:

Cash paid for losses which occurred during 1903		313 64
" re-insurance		1,149 65
" rebates and returned premiums		975 50
" investments (not extended)	$ 10,000 00	
Total expenditure		$12,687 30

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1903.

System.	One year or less.	Two years.	Three years.	Total
Mutual	$	$	$ 147,710 00	$147,710 00
Cash	629,782 77	800 00	464,576 66	1,095,159 43
Total	$ 629,782 77	$ 800 00	$ 612,286 66	$1,242,869 43
Re-insured.				
Mutual	.....	.....	23,767 50	
Cash	76,408 30	.....	17,105 00	
Total re-insurance	76,408 30	.....	40,872 50	117,280 80
Net risks carried by Company 31st Dec., 1903	553,374 47	800 00	571,414 16	1,125,588 63

MOVEMENT IN RISKS.

System of Insurance.

Mutual System	Number.	Amount.
Policies new and renewed during 1903	103	$ 154,460 00
Gross number during 1903	103	154,460 00
Less expired and cancelled in 1903	7	6,750 00
Net risks in force on mutual system, 31st December, 1903	96	147,710 00
Cash System.		
Policies new and renewed during 1903	1,277	$1,185,435 43
Gross number during 1903	1,277	1,185,435 43
Less expired and cancelled in 1903	83	90,276 00
Net risks in force on cash system, 31st December, 1903	1,194	1,095,159 43

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKING

On Policies in force 31st December, 1903.

	Three years' risk.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 10,532 08
Amount of premium notes, after deducting all payments thereon and assessments levied	8,024 74
Amount of premium notes received during the year 1903	10,532 08
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	2,138 22

LIST OF SHAREHOLDERS.

Name.	Address.	Amount held.	Amount paid.
		$ c	$ c
Adams, C. I.	London	5,000 00	500 00
Alton, Thos. H.	Woodbank	1,000 00	100 00
Benson, Wm. C.	London	400 00	40 00
Belton, C. W.	London	1,000 00	100 00
Butler, F. H.	London	200 00	20 00
Bobier, A. Q.	Exeter	200 00	20 00
Badenoch, Helen	London	4,000 00	400 00
Burwell, A. W.	London	400 00	.....
Bodkin, E.	Lawrence Station	1,000 00	100 00
Begg, J. A.	Innerkip	4,000 00	400 00
Bucke, Julius P.	Sarnia	1,000 00	100 00
Bryan, Thos.	London	7,200 00	700 00
Brandt, A.	Hensall	1,000 00	100 00
Black, Mac. M.	Springfield	100 00	10 00
Badenoch, A.	London	1,100 00	110 00
Bucke, P. E.	Ottawa	1,000 00	100 00
Bock, H. P.	London	200 00	20 00
Cooper, G. B.	London	1,000 00	100 00
Clark, T. S.	London	200 00	20 00
Cooney, John	Brampton	100 00	10 00
Chapman, Chas. B.	London	500 00	50 00
Clark, A. J.	London	200 00	20 00
Campbell, C. T.	London	200 00	20 00
Cowan, Chas.	London	400 00	40 00
Cook, Henry	Hensall	200 00	20 00
Cushing, Ed.	W. London	500 00	50 00
Cushing, Wm.	W. London	500 00	50 00
Cushing, Susie	W. London	100 00	10 00
Cushing, Nora Dote	W. London	100 00	10 00
Campbell, Joseph	Melbourne	500 00	50 00
Campbell, B. N.	London	7,000 00	700 00
Cushing, Kathleen	London	100 00	10 00
Cartwright, A. D.	Toronto	5,000 00	500 00
Cameron, Robt. J.	Hensall	100 00	10 00
Campbell, John Kent	London	1,000 00	100 00
Dawson Bros.	London	1,000 00	100 00
Dyer, John J.	London	200 00	20 00
Deeley, Thos.	London	200 00	20 00
Evans Bros.	Strathroy	200 00	20 00
Escott, T. G. H.	London	500 00	50 00
Ferte, A. E.	London	200 00	20 00
Follick, E. A.	Exeter	200 00	20 00
Fitzpatrick, Wm.	Strathroy	400 00	40 00
Ferguson, Wm. T.	Sarnia	100 00	10 00
Fry, James	Sarnia	200 00	20 00
Frank, Jacob Henry	Woodstock	10,000 00	200 00
Gunn, Walter E.	London	200 00	20 00
Gemmage, Wm. W.	London	200 00	20 00
Gorman, Wm.	London	1,000 00	550 00
Hunt, Chas. B.	London	200 00	20 00
Hannah, D. C.	London	1,000 00	100 00
Hyndman, H. K.	Exeter	800 00	80 00
Houghton, Thos.	Forest	100 00	10 00
Hunt, F. C.	London	200 00	20 00
Heal, Chas. P.	London	500 00	.....
Heughan, W. H.	Thorndale	5,000 00	500 00
Hole, B. V.	Exeter	5,000 00	500 00
Jacques, David	London	1,000 00	100 00
Jones, J. W.	London	500 00	50 00
Joynt, Geo.	Hensall	1,000 00	100 00
Jones, Henry	London	300 00	150 00
Kennedy, Wm. R.	London West	500 00	50 00
Knowles, Thomas	London	500 00	50 00
Kennedy, Wm.	London	5,000 00	500 00
Lumby, Robt. H.	Port Huron, Mich.	200 00	20 00
Laing, Chas.	London	400 00	40 00
Lacey, Enos	London	1,000 00	100 00
Lacey, Martha Jane	London	1,000 00	100 00
Lawson, Frank	London	300 00	150 00
McMechan, J. H.	London	500 00	50 00
McCully, Maggie J. F.	London	800 00	80 00
McKinley, John P.	Ridgetown	200 00	20 00
McKillop, Jas. B.	London	4,000 00	400 00
McBride, H. C.	London	5,000 00	500 00
McLachlan, J. H.	Toronto	200 00	20 00
Moore, Monte	Sarnia	5,000 00	.....
Macdonald, D. C. C.	London	5,000 00	500 00
Macbeth, Hubert	Toronto	100 00	10 00
MacDonald, W. A.	Parkhill	200 00	.....
MacDonald, Bessie C.	Brantford	100 00	10 00
Mitchener, Harold C.	London	100 00	.....

LIST OF SHAREHOLDERS.— *Concluded.*

Name.	Address.	Amount held.	Amount paid.
		$ c	$ c
Mills, C. J.	London	5,000 00	500 00
Morgan, John	Kerwood	1,000 00	100 00
Nicholls, Chas. W.	W. London	5,000 00	500 00
Pocock, Philip	London	100 00	.....
Puddicombe, R. W.	London	500 00	50 00
Petty, James	Hensall	200 00	20 00
Robinson, Alfred	London	100 00	10 00
Robson, Wm. W	Ilderton	100 00	10 00
Ross, R. A	London	5,000 00	500 00
Robson, T. E.	London & Ilderton	7,000 00	700 00
Rumball, F. G	London	7,000 00	700 00
Shaw-Wood, Rich.	London	5,000 00	.....
Scarrow, Wm.	London	100 00	10 00
Stevens, Jas.	Ingersoll	100 00	10 00
Steele, James	London	1,000 00	100 00
Schneider, Adam, jr.	Bornholm	200 00	20 00
Stevens, Helena M.	Winnipeg, Man.	200 00	20 00
Taylor, W.	London	400 00	40 00
Tantou, A. E.	London	500 00	50 00
Thorne, John E.	London	1,000 00	100 00
Weld, John	London	200 00	.....
Ware, Francis B.	London	5,800 00	500 00
Wynne, J. B.	Watford	200 00	20 00
White, John	Watford	100 00	10 00
Weber, L. S. K., & Co.	Berlin	1,000 00	100 00
White, James	Woodstock	1,000 00	550 00
Total		154,900 00	14,580 00

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Wm. Davidson, Stratford, Ont.
Thomas Orr, Stratford, Ont.
John Brown, M.P.P., Stratford, Ont.
John Corrie, Stratford, Ont.
G. H. McIntyre, St. Mary's, Ont.
George Hyde, Shakespeare, Ont.
Thos. Ballantyne, Stratford, Ont
G. G. McPherson, Stratford, Ont
Thomas Trow, Stratford, Ont.
Joseph Salkeld, Stratford, Ont.
James Jones, Mitchell, Ont.
Andrew Kuhry, Rostock, Ont.

Officers:

Wm. Davidson, President.....Stratford, Ont.
Thomas Ballantyne, Vice-President.....Stratford, Ont
Charles Packert, Manager.....Stratford, Ont.
George Kay, Secretary.....Stratford, Ont.

Deposited in the Treasury of Ontario, $12,000.00.
Unassessed Premium note capital $168,834.92.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash value of real estate		$10,840 62
" mortgages		60,550 00
Value of debentures		64,928 14
Cash at Head Office	$2,769 03	
" in Traders' Bank, Stratford	2,762 34	
" Canadian Bank of Commerce, Stratford	14,422 81	
		19,954 18
" Agents' hands acknowledged by them to be due, and considered good		4,056 78
Amount of short date notes, or due bills, less than one year overdue		386 89
" premium notes in force, after deducting all payments thereon and assessments levied		168,834 92
" interest accrued		145 00
Total assets		$329,696 83

LIABILITIES.

Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1903	$59,359 00
" of losses supposed or reported	1,988 16
" of other liabilities	239 23
Total liabilities	$61,586 39

RECEIPTS.

Cash balance, as per last statement (not extended)	$10,507 06	
Cash received as fixed payments due in 1903		$57,021 16
" for premiums on cash system		69,091 83
" for interest		5,406 38
" for re-insurance on account of losses		11,356 37
" for rebate		811 18
" extra premiums		679 24
" fuel and light		218 55
" travelling expenses		447 45
" contra accounts		1,916 96
" investigation of claims repaid		154 82
" rent		150 00
" law costs		1,125 25
" loss repaid		1,250 00
" from investments (not extended)	$4,851 19	
Total receipts		$149,632 19

STANDARD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MARKHAM PLACE

Commenced business 18th January, 1899.

Names and addresses of the Directors and Officers for the year 1904

Directors:

Wm. Armstrong, Locust Hill, Ont.	T. H. Spright, Markham, Ont.
A. K. Butchart, Toronto, "	Henry B. Reesor, "
Alex McCowan, Danforth, "	Wm. Fleming, "
T. Oliver Harding, Milliken, "	Anthony Forester, Locust Hill, "
W. J. Stark, Stouffville, "	H. E. Irwin, Toronto, "
Thos. Williamson, Stouffville, "	B. F. Reesor, Lindsay, "

Officers

Wm. Armstrong, President	Locust Hill, Ont.
T. H. Spright, Vice-President	Markham, "
A. Forester, Vice-President	Locust Hill, "
H. B. Reesor, Managing-Director	Markham, "
R. A. Mason, Treasurer	Markham, "

Authorized capital stock	$700,000
Subscribed "	118,200
Paid up "	11,820
Uncalled "	106,380
Unassessed premium note capital	39,787.71
Deposited with Government of Ontario	10,000

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS

[illegible]

LIABILITIES

[illegible]

RECEIPTS.

Cash balance 31st December, 1902 (not extended)	$7,040.87	
Cash received as fixed payments due in 1903		$ 5,237 88
" premiums on cash system in 1903		64,659 32
" interest		635 14
" call on stock		100 00
" protest fees		1 63
Total receipts		$70,633 97

EXPENDITURE.

Expenses of Management :		
Amount paid for interest		$ 23 53
" fuel and light		12 12
" travelling expenses		337 05
" commission		11,056 38
" statutory assessment and license fee		58 52
" salaries, directors' and auditors' fees		2,906 60
" printing, stationery and advertising		1,176 55
" postage, telegrams and express		730 25
" rents and taxes		467 25
" investigation of claims		292 93
" other expenses		25 00
Total expenses of management		$17,086 18
Miscellaneous payments :		
Amount paid for losses which occurred prior to 1903	$ 17 00	
" " " during 1903	26,257 37	
		26,274 37
" re-insurance		4,485 60
" rebate		8,312 28
" dividends		937 60
" commission on sale of stock		20 00
" loss and gain, 1902		681 46
" legal expenses, formation of Company		50 00
" office furniture and Goad's plans		760 88
Total expenditure		$58,608 37

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1903.

System.	Total.
Mutual	$1,289,720 18
Cash	4,562,550 52
Total at risk	$5,852,270 70
Re-insured mutual system	63,900 00
" cash system	440,922 47
Total re-insurance	$504,822 47
Net risks at 31st December, 1903	$5,347,448 23

MOVEMENT IN RISKS

Mutual System.	Number.	Amount.
Policies in force 31st December, 1902	815	$1,216,550 00
Policies new and renewed during 1903	306	468,343 18
Gross number during 1903	1,121	$1,684,893 18
Less expired and cancelled in 1903	266	395,173 00
Net risks in force on mutual system, 31st December, 1903	855	$1,289,720 18
Cash System.		
Policies in force 31st December, 1902	1,661	$1,549,023 23
Policies taken during 1903	4,877	4,997,227 29
Gross number during 1903	6,538	$6,546,250 52
Less expired and cancelled in 1903	1,477	1,983,700 00
Net risks in force on cash system, 31st December, 1903	5,061	$4,562,550 52

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1903.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$72,036 72
Residue of premium notes, after deducting all fixed payments thereon and assessments levied	39,787 71
Amount of premium notes received during the year 1903	24,804 80

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Annis, L. E.	Scarboro	1	$ 100	$ 10
Annis, Wm. D.	"	2	200	20
Armstrong, Wm.	Locust Hill	55	5,500	550
Ashbridge, Jonathon	Scarboro Junction	10	1,000	100
Baker, John L.	Stouffville	5	500	50
Barker, E.S.	"	3	300	30
Barton, Hannah	Whitevale	15	1,500	150
Barton, Richard	"	5	500	50
Beare, Thomas	"	5	500	50
Biggar, C. R. W.	Toronto	10	1,000	100
Billing, C. S.	Markham	1	100	10
Bishop, James	"	10	1,000	100
Bishop, Thomas H	"	10	1,000	100
Butchart, A. K.	Toronto	20	2,000	200
Carleton, Maria	"	5	500	50
Carrew, John	Lindsay	5	500	50
Chester, George	Scarboro		1,000	100
Clark, James	Cedar Grove	1	100	10
Chester, James	Bendale	1	100	10
Coulson, A. B	Unionville	5	500	50
Coulson, Harry	Stouffville	1	100	10
Crosby, A. H	Markham	5	500	50
Crosby, E. H.	"	5	500	50
Crosby, P. P	"	1	100	10
Cunnings, J. P	Lindsay	5	500	50
Davidson, C. W.	Mount Albert	5	500	50
Davidson, John F	Unionvile	5	500	50
Dimma, James	Cedar Grove	5	500	50
Degeer, Catherine	Mongolia	10	1,000	100
Dougherty, John S	Stouffville	10	1,000	100
Douglas, Wm.	Toronto	1	100	10
Duncan, James	Highland Creek	3	300	30
Dunlop, John H.	Toronto	10	1,000	100
Eekardt, John	Markham	5	500	50
Feirheller, George	Toronto	10	1,000	100
Fleming, Wm	Markham	10	1,000	100
Forster, A	Locust Hill	10	1,000	100
Freeman, Helen	Box Grove	20	2,000	200
Fretz, L. R.	Markham	5	500	50
Higgins, T. M	Toronto	1	100	10
Hagerman, C. N.	Hagerman	5	500	50
Hall, Wm	Stouffville	10	1,000	100
Hamilton, Mary Ann	"	30	3,000	300
Harding, Henry	Milliken	10	1,000	100
Harding, Thomas O.	"	10	1,000	100
Hare, Samuel	Stouffville	10	1,000	100
Hargrave, Thomas	Markham	20	2,000	200
Heys, Thomas	Toronto	10	1,000	100
Hood, Eleanor	Milliken	10	1,000	100
Hood, Wm.	Amber	10	1,000	100
Hoover, Alfred	Green River	5	500	50
Hoover, Wm	"	5	500	50
Hood, Alexander	Unionville	1	100	10
Hoover, J. G.	Markham	1	100	10
Hopkins, Henry	Green River		1,000	100
Ireson, C. C	Toronto	10	1,000	100
Janson, C. E.	"		1,000	100
Johnston, Harrison	Whitevale	2	200	20
Johnston, Abigal	Stouffville	10	1,000	100
Jones, Philip	Markham	8	800	80
Jones, D. Everton	"	1	100	10
Jones, Hartman	"	1	100	10
Johnston, James	Woodbridge	100	10,000	1,000
Kean, Gordon	Malvern	10	1,000	100
Kendriek, John	Stouffville	20	2,000	200
Kester, Helen J.	Markham	15	1,500	150
Laurie, Annie	"	20	2,000	200
Laurie, Mrs. James	Danforth	20	2,000	200
Ley, James	Ellesmere	30	3,000	300
Ley, James	"		2,000	200
McCowan, Alex	Danforth	10	1,000	100
McLean, W. F.	Toronto	10	1,000	100
Marr, C. H.	Markham	30	3,000	300
Mason, E. J	"	20	2,000	200
Mason, Lelia V.	"	10	1,000	100
Mason, R. A.	"	10	1,000	100
Mason, W. A. R	"	10	1,000	100
Miles, R. A.	Milliken	10	1,000	100
Miller, F. D.	Stouffville	1	100	10
Miller, Wm.	Whitevale	5	500	50
Milne, W. A	Brown's Corners	1	100	10
Monk, Chas.	Toronto	10	1,000	100
Monk, Charles	"		500	50
Mowat, Sir Oliver	"	10	1,000	100

LIST OF SHAREHOLDERS Continued.

Name	Address	No. of shares	Amount subscribed	Amount paid up
[illegible]	[illegible]	[illegible]	$2,000	$500
[illegible]	[illegible]	[illegible]	500	500
[illegible]	[illegible]	[illegible]	2,000	200
[illegible]	[illegible]	[illegible]	1,000	100
[illegible]	[illegible]	[illegible]	100	10
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	1,000	100
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE WATERLOO

Commenced business 7th March 1863

[illegible] of the Directors and Officers for the year 1904

Directors

[illegible]	Waterloo, Ont
[illegible]	Waterloo, Ont
James Lang	Berlin, Ont
Albert Bowman	Elmira, Ont.
Wm. Snider	Waterloo, Ont
T. H. Weil	Waterloo, Ont
A. L. Weichel	St. Jacobs, Ont
[illegible]	[illegible], Ont

P. E. Shoemaker, Preston, Ont.

Officers

George Randall, President	Waterloo, Ont
William Snider, Vice-President	Waterloo, Ont
Francis Haight, Manager	Waterloo, Ont

Unassessed premium note capital $243,543.90

Deposited with Government of Ontario $15,100.00, par value

STATEMENT FOR YEAR ENDING 31ST DECEMBER 1903:

ASSETS

[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]

EXPENDITURE.

Expenses of Management.

Amount paid for interest	$955 46
" " travelling expenses	1,562 26
" " commission and bonus to agents	32,590 27
" " law costs	97 00
" " fuel and light	629 58
" " investigation and adjustment of claims	680 14
" " statutory assessment and license fee	358 34
" " Provincial tax	264 58
" " printing, stationery and advertising	2,027 86
" " salaries, directors' and auditors' fees	10,506 60
" " postage, telegrams and express	1,334 65
" " rent and taxes	345 70
" " other expenses	291 69
Total expenses of management	$51,667 13

Miscellaneous payments.

Cash paid for losses which occurred prior to 1903	$4,393 90	
" " during 1903	112,346 65	
		116,740 55
Cash paid for re-insurance		17,530 73
" rebate, abatement and returned premiums		17,125 30
" all other purposes		1,093 00
" investments (not extended)	$60,971 01	
Total expenditure		$204,156 71

CURRENCY OF RISKS

Amount covered by Policies in force 31st December, 1903.

	One year or less.	Three years.	Total.
Mutual		$ 7,726,898 00	$ 7,726,898 00
Cash	$ 4,432,761 00	19,176,828 00	23,609,589 00
Total	$ 4,432,761 00	$ 26,903,726 00	$ 31,336,487 00
Re-insurance.			
Mutual		$ 904,683 00	$ 904,683 00
Cash	$ 166,661 00	567,118 00	733,779 00
Total	$ 166,661 00	$ 1,471,801 00	$ 1,638,462 00
Net risks carried by Company 31st December, 1903	$ 4,266,100 00	$ 25,431,925 00	$ 29,698,025 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1902	4,398	$ 7,747,384 00
Policies new and renewed during 1903	1,883	2,912,274 00
Gross number during 1903	6,281	$ 10,659,658 00
Less expired and cancelled in 1903	1,905	2,932,760 00
Net risks in force on mutual system 31st December, 1903	4,376	$ 7,726,898 00
Cash System.		
Policies in force 31st December, 1902	24,082	$ 23,400,644 00
Policies new and renewed during 1903	10,034	11,727,487 00
Gross number during 1903	34,116	$ 35,128,131 00
Less expired and cancelled in 1903	10,366	11,518,542 00
Net risks in force on cash system 31st December, 1903	23,750	$ 23,609,589 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 392,924 40
Amount of premium notes, after deducting all payments thereon and assessments levied	243,543 90
Amount of premium notes received during the year 1903	148,615 35
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	24,723 07
Notes given for fixed payments unpaid 31st December, 1903	222 49

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH.

Commenced business, September, 1840.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

Geo. Sleeman	Guelph, Ont.
G. B. Ryan	"
Thomas Gowdy	"
H. Murton	"
James Goldie	"
J. R. Wissler	Salem, Ont.
H. P. Moore	Acton, Ont.
George A. Clare	Preston, Ont.

John Davidson, Guelph, Ont.

Officers:

Geo. Sleeman, President	Guelph, Ont.
James Goldie, Vice-President	"
John Davidson, Secretary-Treasurer	"

STATEMENT FOR YEAR ENDING 31ST DECEMBER 1903.

Authorized capital stock	$150,000 00
Subscribed capital stock	124,500 00
Paid up capital stock	12,450 00
Unassessed premium note capital	33,389 06
Deposited in the Provincial Treasury	14,000 00

ASSETS.

Debentures		$ 24,000 00
Cash on hand at head office		573 83
Cash in agents' hands acknowledged by them to be due and considered good		565 99
Amount unpaid of fixed payments of 1903		172 82
" unpaid in prior years (not extended)	$ 40 20	
" unpaid due bills less than one year overdue		35 90
" of premium notes in force after deducting all payments thereon and assessments levied		33,389 06
" office furniture, Goad's plans, etc. (not extended)	2,300 00	
Total assets		$ 58,737 60
Subscribed capital stock uncalled		112,050 00

LIABILITIES.

Amount of adjusted losses	$ 684 48
" required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1903	17,721 11
" of borrowed money	4,871 98
Liabilities to the public	$23,277 57
Paid up capital stock	12,450 00

RECEIPTS

[illegible] ended	$ [illegible]
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]

LIST OF SHAREHOLDERS 31st December, 1903

Name				
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

YORK MUTUAL FIRE INSURANCE COMPANY,

HEAD OFFICE, 157 BAY STREET, TORONTO.

Commenced business 4th April, 1896.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Henry Duncan	Don, Ont.
John Goulding	Weston, Ont.
Donald McDonald	Sutton West, Ont.
A. Quantz	Langstaff, Ont.
J. D Evans	Islington, Ont.
R. A. Montgomery	Toronto.
Wm. Shunk	Sherwood, Ont.
John Richardson, M.P.P.	Scarboro, Ont.
J. G. Wilgar	Toronto, Ont.

Officers:

Henry Duncan, President	Don, Ont.
J. D. Evans, Vice-President	Islington, Ont.
J. G. Wilgar, Managing Director and Secretary	Toronto, Ont.

ANNUAL STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1903.

Authorized capital stock	$175,000
Subscribed capital stock	147,000
Paid-up in cash	14,700
Capital stock uncalled	132,300
Securities deposited at Provincial Treasury	20,000

Unassessed premium note capital, $91,879.44.

ASSETS.

Debentures		$ 20,000 00
Actual cash on hand at head office	$ 2,666 34	
" in Dominion Bank, City Hall Branch	30,478 67	
		33,145 01
Amount in agent's hands		1,606 95
" of notes or due bills less than one year over due		162 19
" premium notes in force after deducting all payments thereon and assessments levied		91,879 44
" office furniture and Goad's plans (not extended)	$ 928 29	
Total assets		$ 149,793 59
Subscribed capital stock uncalled		$ 132,300 00

LIABILITIES.

Amount due for adjusted loss	$ 5,845 82
" reported loss	1,900 00
" of re-insurance reserve	30,859 24
" due for re-insurance	73 45
Total liabilities	$ 38,678 51
Paid-up capital stock	$ 14 700 00

RECEIPTS.

Cash balance as per last statement (not extended)	$ 28,397 01	
" received for fixed payments of 1903		$ 13,355 07
" " premiums on cash system		60,528 92
" " interest		1,513 10
" " capital stock		1,300 00
" " re-insurance on losses		2,717 90
" " bills receivable		1,587 98
Total receipts		$ 81,002 97

EXPENDITURE.

Expenses of management :		
Cash paid for investigation of claims		$ 477 15
" travelling expenses		228 30
" agents' commission		11,749 04
" statutory assessment and license fee		112 83
" rent		400 00
" taxes		250 40
" salaries, directors' and auditors' fees		3,127 65
" printing stationery and advertising		708 90
" postage, telegrams, etc		315 85
" fuel and light		13 12
" other expenses		105 95
Total expenses of management		$ 17,689 19
Miscellaneous payments :		
Cash paid for losses of years prior to 1903	$ 3,661 39	
" " 1903	43,116 68	
		46,778 07
" rebate		6,700 98
" re-insurance		3,732 21
" dividend		893 40
" office furniture and Goad's plans		461 12
Total expenditure		$76,254 97

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December 1903.

	One year risks.	Three year risks.	Total.
Mutual		$ 3,720,146 87	$ 3,720,146 87
Cash	$ 2,336,543 70	3,691,981 83	6,028,525 53
Total	$ 2,336,543 70	$ 7,412,128 70	$ 9,748,672 40
Re-insurance	192,099 00		192,099 00
Net amount at risk	$ 2,144,444 70	$ 7,412,128 70	$ 9,556,573 40

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	2,402	$ 3,252,751 00
Policies new and renewed during 1903	982	1,352,105 87
Gross number during 1903	3,384	4,584,856 87
Less expired and cancelled in 1903	641	864,710 00
Net risks in force on mutual system 31st December, 1903	2,743	3,720,146 87

Cash System.

	Number.	Amount.
Policies in force 31st December, 1902	3,622	$ 4,507,198 26
Policies taken during 1903 new or renewed	4,917	4,847,773 22
Gross number during 1903	8,539	9,354,971 48
Deduct expired and cancelled during 1903	3,560	3,326,445 95
Net risks in force 31st December, 1903	4,979	$ 6,028,525 53

[illegible] COMPANY

[illegible] December 1917

[illegible]	[illegible]
Amount of [illegible] and assessments	[illegible]
Amount [illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]

LIST OF SHAREHOLDERS

Name	Residence	No. of Shares held	Amount [illegible]	Amount paid [illegible]
[illegible]	Westminster	[illegible]	[illegible]	[illegible]
[illegible]	Toronto	[illegible]	[illegible]	[illegible]
P. [illegible]	Hespeler	[illegible]	[illegible]	[illegible]
[illegible]	Leamington	[illegible]	[illegible]	[illegible]
Brow[illegible]	Georgetown	[illegible]	[illegible]	[illegible]
Cra[illegible] M. [illegible]	Kin[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	Vi[illegible]	[illegible]	[illegible]	[illegible]
Chamberlain [illegible]	Toronto Junction	[illegible]	[illegible]	[illegible]
Chapman [illegible]	Toronto	[illegible]	[illegible]	[illegible]
Dameron H[illegible]	Ilderton	[illegible]	[illegible]	[illegible]
Dameron [illegible]	Ilderton	[illegible]	[illegible]	[illegible]
Elliott, [illegible]	Wood[illegible]	[illegible]	[illegible]	[illegible]
Elliott, [illegible]	Agincourt	[illegible]	[illegible]	[illegible]
Evans, [illegible]	Virginiatown	[illegible]	[illegible]	[illegible]
Grant [illegible]	Agincourt	[illegible]	[illegible]	[illegible]
[illegible]	Weston	[illegible]	[illegible]	[illegible]
[illegible]	Newton Brook	[illegible]	[illegible]	[illegible]
[illegible]	[illegible] Mills	[illegible]	[illegible]	[illegible]
Hill, W. [illegible]	Deer Park	[illegible]	[illegible]	[illegible]
Harding, Hon.	Milliken	[illegible]	[illegible]	[illegible]
Henry, [illegible]	Dun[illegible]	[illegible]	[illegible]	[illegible]
Hamilton, Mr. [illegible]	Stouffville	[illegible]	[illegible]	[illegible]
Hor[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Johnston, Wm.	Woodbridge	[illegible]	[illegible]	[illegible]
Jeffs, Edward	Good Hope	[illegible]	[illegible]	[illegible]
K[illegible], [illegible]	Armitage	[illegible]	[illegible]	[illegible]
Knewstubb, W. H.	Toronto	[illegible]	[illegible]	[illegible]
Lawson, Geo.	Lansing	[illegible]	[illegible]	[illegible]
Lyle, Wm.	Cardinal	[illegible]	[illegible]	[illegible]
Lo[illegible], Jno.	Kenmore	[illegible]	[illegible]	[illegible]
Lawson, W.	Nobleton	[illegible]	[illegible]	[illegible]
M[illegible], [illegible]	Aethore	[illegible]	[illegible]	[illegible]
McDonald, D.	Sutton West	[illegible]	[illegible]	[illegible]
McCl[illegible], P.	[illegible]	[illegible]	[illegible]	[illegible]
Mel[illegible], D.	Woodbridge	[illegible]	[illegible]	[illegible]
M[illegible], A.	Aethore	[illegible]	[illegible]	[illegible]
Montgomery, [illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Norm[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Pe[illegible]	Weston	[illegible]	[illegible]	[illegible]
Ro[illegible], A.	Stouffville	[illegible]	[illegible]	[illegible]
Rich[illegible], [illegible]	Scarboro	[illegible]	[illegible]	[illegible]
Stou[illegible] Mrs.	Stouffville	[illegible]	[illegible]	[illegible]
S[illegible] M[illegible]	Stouffville	[illegible]	[illegible]	[illegible]
[illegible] Ra[illegible]	Stouffville	[illegible]	[illegible]	[illegible]
[illegible] Mrs.	Toronto	[illegible]	[illegible]	[illegible]
Sc[illegible]	Lansing	[illegible]	[illegible]	[illegible]
Stockdale, Wm.	Vaughan	[illegible]	[illegible]	[illegible]
S[illegible], [illegible]	Thornhill	[illegible]	[illegible]	[illegible]
Sm[illegible], [illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	Weston	[illegible]	[illegible]	[illegible]
Sh[illegible], Wm.	Norwood	[illegible]	[illegible]	[illegible]
Sh[illegible], Mrs. Ann	Woodbridge	[illegible]	[illegible]	[illegible]
Turner, [illegible]	Kingsmount	[illegible]	[illegible]	[illegible]
[illegible]	Weston	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Wilson, [illegible]	[illegible]	100	[illegible]	[illegible]
Wright, [illegible]	[illegible]	100	[illegible]	[illegible]
Wood, [illegible]	Bethesda	60	[illegible]	[illegible]
W[illegible], [illegible]	[illegible]	50	[illegible]	[illegible]
Yarwood, M.	Vaughan	50	[illegible]	[illegible]
A[illegible], [illegible]	Stouffville	[illegible]	[illegible]	[illegible]
		[illegible]	[illegible]	[illegible]

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all Cash Mutual Fire Insurance Companies.

CASH MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31st DECEMBER, 1903.

Name of Company.	Value of real estate, less encumbrances.	Mortgages, bonds, debentures or other securities.	Loans on stock, etc.	Interest due and accrued.	Cash at head office and bank balance.	Agents' balances.	Short date notes or due bills.	Fixed payments of 1903 unpaid.	Unassessed premium notes.	Re-insurance on losses.	Rent.	All other assets.	Capital stock called but unpaid.	Total.	Good's plans, office furniture, etc.	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	23,250 00	19,229 00		299 00	86,908 82	5,075 10	197 10		201,213 62	2,573 62	111 00			338,857 26	5,000 00	
†Fire Insurance Exchange		11,266 82	10,200 00		5,286 88	2,387 08			6,860 58					36,001 36	884 38	130,950 00
Gore District	31,714 15	210,858 61		3,452 20	39,641 45				203,178 00					518,844 41	2,816 68	
†Hand-in-Hand		18,936 33	16,878 00	628 30	10,560 80	3,002 71			7,637 51			2 33		87,646 01	911 56	80,000 00
†Metropolitan				71 60	33,415 14	5,270 22			34,712 00	1,907 72				75,376 68	951 68	124,432 00
†Millers' and Manufacturers'		25,374 50	52,685 00	128 59	14,701 25			978 91	20,330 32			137 21		114,638 78	972 16	100,000 00
†Monarch		10,000 00			8,102 37	2,958 93			8,024 74				2,050 00	31,136 04	424 32	110,320 00
Perth	10,840 62	125,478 14		145 00	19,954 18	4,056 78	386 89		168,834 92					329,696 83		
†Standard		10,000 00			19,066 17	7,142 11			37,979 61					74,188 22	1,525 66	106,380 00
Waterloo	16,000 00	150,186 88		2,967 18	26,877 03	12,447 98	2,811 50		213,513 90	3,651 53				458,489 30	4,109 96	
†Wellington		24,000 00			573 83	565 99	35 90	172 82	33,389 06					58,737 60	2,300 00	112,050 00
†York		20,000 00			33,145 01	4,606 95	162 19		91,879 14					119,793 59	928 29	132,300 00
Totals	81,804 77	655,330 58	109,763 00	7,692 17	298,236 23	47,513 85	3,593 58	1,151 73	1,057,583 76	8,135 87	111 00	139 54	2,050 00	2,273,106 08	20,821 69	926,432 00

The Government deposits at date of publication are as follows: Economical, $25,075; Fire Insurance Exchange, $10,000; Gore District, $20,000; Hand-in-Hand, $10,000; Monarch, $10,000; Metropolitan, $14,000; Millers' and Manufacturers', $10,000; Perth Mutual, $12,000; Standard, $11,000; Waterloo, $15,100; Wellington, $11,000; York Mutual, $20,000.

CASH MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR THE YEAR ENDING 31st DECEMBER, 1903.

Name of Company.	Loans unpaid at 31st December, 1903, though subsequently discharged.	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.	Borrowed money.	Commission and bonus.	All other liabilities.	Total liabilities except capital stock.	Capital stock paid up.	Number of policies.	Net amount at risk.
	$ c.	$ c.	c.	$ c.	$ c.	$ c.	$ c.		$ c.
Economical	2,281 23	51,001 81				53,286 01		16,209	15,000,375 97
†Fire Insurance Exchange	1 19	9,531 09			87 97	9,620 25	14,550 00	891	2,065,723 18
Gore District	2,600 00	55,682 34		1,563 75		59,846 09		12,945	15,914,029 00
†Hand-in-Hand		17,609 35				17,609 35	20,000 00	2,081	*3,542,975 42
†Metropolitan	5,189 09	27,413 32		1,415 00	856 69	34,874 10	16,968 00	6,044	4,723,709 32
†Millers' and Manufacturers		6,870 72			1,639 18	8,509 90	25,000 00	807	2,090,997 00
†Monarch		6,409 98	700 09		246 07	7,356 14	15,720 00	1,290	1,125,588 63
Perth	1,988 16	59,359 00			239 23	61,586 39		17,616	18,669,052 00
†Standard	1,100 00	20,164 97				21,564 97	11,820 00	5,917	5,347,448 23
Waterloo	11,060 98	114,830 00	303 17			126,194 15		28,126	29,698,025 00
†Wellington	684 18	17,721 11	4,871 98			23,277 57	12,450 00	4,675	4,273,107 00
†York	7,745 82	30,859 24			73 45	38,678 51	14,700 00	7,722	9,556,573 40
Totals	32,950 95	417,469 30	5,875 54	2,978 75	3,142 59	462,417 13	131,208 00	101,349	112,007,604 15

Government deposits are at date of publication as follows: Economical, $25,075; Fire Insurance Exchange, $10,000; Gore District, $20,000; Hand-in-Hand, $10,000; Monarch $10,000; Metropolitan, $14,000; Millers' and Manufacturers', $10,000; Perth Mutual, $12,000; Standard, $14,000; Waterloo, $15,100; Wellington, $14,000; York Mutual, $20,000.

† These cash mutual companies have auxiliary joint stock capital.

* Hand-in-Hand Insurance Company also reported, 31st December, 1903, the following Plate Glass Insurance; Number of risks, 695; amount, $231,664.56.

CASH MUTUAL FIRE INSURANCE COMPANIES.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Name of Company.	Fixed payments of 1903.	Fixed payments and assessments of years prior to 1903.	Bills receivable.	Premiums on cash system.	Interest.	Fees, licenses and extra premiums re-insurance, rebates.	Borrowed money.	For losses re-insured.	Rent.	Losses, investigation and adjustment expenses refunded.	Commission.	Calls and premium on capital stock.	Agents' balances.	Other sources.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.	$ c	$ c.	$ c.	$ c.
Economical	66,597 35			95,740 17	1,806 11	1,280 31		21,331 00							189,754 97
Fire Insurance Exchange	6,528 12	1,094 56		20,439 30	1,175 70			1,752 54							30,990 22
Gore District	67,263 32	719 10		61,982 31	10,070 80	1,321 62		9,546 23	1,289 90	31 75					152,225 33
Hand-in-Hand	12,401 06	1,715 03		49,498 37	3,343 67	a4,732 04		11,640 85							83,331 02
Metropolitan	9,564 26	818 69		55,879 16	898 72	69 12		6,361 46				291 50			73,882 91
Millers' and Manufacturers'	33,593 57	808 50		17,580 96	5,146 83			6,767 96			3,227 63			2,221 66	69,350 11
Monarch				b14,515 45	178 38	1 25	700 09					15,394 50			30,789 67
Perth	57,024 16			69,091 83	5,406 38	1,490 42		11,356 37	150 00	1,401 82				c 3,708 21	149,632 19
Standard	5,237 88			64,659 32	635 14	101 63									70,633 97
Waterloo	83,035 91			134,506 93	6,660 16	1,877 84	303 47	8,052 75	1,080 00					19 00	235,536 08
Wellington	10,697 25	193 67	390 18	23,978 57	960 00	187 54	4,871 98				8 31		1,009 36		42,296 86
York	13,355 07		1,587 98	60,528 92	1,513 10			2,717 90				1,300 00			81,002 97
Totals	370,245 76	2,540 26	1,978 16	668,981 11	40,794 99	11,061 80	5,875 54	79,527 06	2,519 90	1,436 57	3,235 94	16,986 00	1,009 36	5,951 87	1,209,426 30

(a) Plate glass premiums. (b) Including fixed payments of 1903. (c) Contra account $1,916.96

CASH MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURES FOR YEAR ENDING 31ST DECEMBER, 1903.

Name of Company.	Expenses of management.							Dividends and refunds to members.	Amount paid for losses.	Rebate and returned premiums.	Re-insurance.	Repayment of loans.	All other payments.	Total.
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment also fee for licenses and certificates.	Salaries and general expenses account.	Total expenses of management.								
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	22,700 77	800 00	429 21	203 71	17,754 19	41,887 88		.....	99,734 23	9,070 21	24,871 91	.....	.....	175,564 23
Fire Insurance Exchange	3,297 06	.....	50 24	51 16	4,073 18	7,471 64		1,455 00	16,509 03	2,380 50	2,036 80	.....	.....	29,852 97
Gore District	21,605 25	.....	754 57	202 10	17,356 55	39,918 47		11,268 52	66,028 19	3,623 56	9,050 13	.....	904 95	130,793 82
Hand-in-Hand	9,131 89	.....	50 24	91 52	4,481 14	13,754 79		2,000 00	32,923 17	5,980 85	24,318 13	.....	148 11	79,125 35
Metropolitan	9,714 04	.....	165 00	73 66	13,491 22	23,443 92		1,297 92	33,935 37	5,015 42	9,420 11	.....	.....	73,142 74
Millers' and Manufacturers'	2,456 50	.....	.....	56 20	9,223 66	11,736 36		5,410 65	33,020 21	2,093 94	20,187 62	.....	5,521 79	77,973 57
Monarch	3,128 72	.....	.....	50 00	† 7,069 79	10,248 51		.....	313 64	975 50	1,149 65	.....	.....	12,687 30
Perth	21,900 18	.....	2,353 10	246 42	15,302 01	39,801 71		.....	72,498 76	6,196 51	13,707 15	.....	1,432 13	133,636 26
Standard	11,056 38	23 53	.....	53 52	5,952 75	17,086 18		937 60	26,274 37	8,312 28	1,485 60	.....	1,512 34	58,608 37
Waterloo	32,590 27	955 46	97 00	358 34	17,666 06	51,667 13		.....	116,740 55	17,125 30	17,530 73	.....	1,093 00	204,156 71
Wellington	7,007 69	182 46	.....	73 81	6,235 63	13,799 59		747 00	19,329 75	1,249 06	80 14	6,508 47	350 66	42,064 97
York	11,749 01	.....	.....	112 83	5,827 32	17,689 19		893 40	46,778 07	6,700 98	3,732 21	.....	461 12	76,254 97
Totals	156,337 79	2,261 45	3,899 36	1,573 27	124,433 50	288,505 37		24,010 09	564,085 34	68,754 11	130,570 18	6,508 47	11,427 40	1,093,861 26

† Including $3,601.01 organization account.

Strictly Mutual Fire Insurance Companies.

YEAR ENDING 31st DECEMBER, 1903.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.

Strictly Mutual Fire Insurance Companies.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Daniel McDougall, Mulock, Ont.	Henry McNally, Tara, Ont.
E. Fursman, Hanover, Ont.	Wm. Marshall, Hampden, Ont.
Louis Schilling, Elmwood, Ont.	Adam Seegmiller, Walkerton, Ont.
John McMillan, Swinton Park, Ont.	Robert Richardson, Walkerton, Ont.
Henry Batterman, Williamsford, Ont.	Wm. Irvine, Havermill, Ont.
Arch'd McCuaig, Priceville, Ont.	John Picken, Durham, Ont.
John Standish, Walkerton, Ont.	Frederick Frook, Maple Hill, Ont.

Officers:

Daniel McDougall, President	Mulock, Ont.
Robert Richardson, Vice-President	Walkerton, Ont.
Duncan Campbell, Secretary-Treasurer	Hanover, Ont.

Unassessed premium note capital, $36,583.88.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Amount of cash in Merchants' Bank, Hanover, Ont	$ 3,662 04
" unpaid assessments of 1903	365 65
" " " prior years	362 40
" premium notes in force after deducting all payments thereon and assessments levied	36,583 88
Total assets	$40,973 97

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December 1902 (not extended	$ 3,066 98	
" received for assessments levied in 1903		$ 3,583 65
" " " " years prior to 1903		125 50
" interest		34 25
Total receipts		$ 3,743 40

Expenditure.

Expenses of Management.

Amount paid for investigation and adjustment of claims	$ 39 30
" commission	1,019 55
" salaries, directors' and auditors' fees	278 00
" statutory assessment, license fee	22 07
" Postage, etc.	39 05
" printing, stationery and advertising	62 25
Total expenses of management	$ 1,460 22

Miscellaneous Payments.

Cash paid for losses which occurred prior to 1903	$ 20 00	
" " " during 1903	1,648 42	
		1,668 42
Rebate		19 70
Total expenditure		$ 3,148 34

Currency of Risks.

Amount covered by Policies in force 31*st December,* 1903.

	One year.	Two years.	Three years.	Total
Mutual	$9,750	$61,230	$1,751,513 00	$1,822,493 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,630	$ 1,581,459 00
Policies new and renewed during 1903	647	699,143 00
Gross number during 1903	2,277	$ 2,280,602 00
Less expired and cancelled in 1903	433	458,109 00
Net risks in force at 31st December, 1903	1,844	$ 1,822,493 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31*st December,* 1903.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$225 75	$1,553 45	$69,981 60	$71,760 80
Amount of premium notes after deducting all payments thereon and assessments levied				$ 36,583 88
Amount of premium notes received during the year 1903				27,491 42

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Wm. Reid, Teeswater, Ont.
Wm. McDonald, Teeswater, Ont.
Jas. Ballagh, Belmore, Ont.
J. H. Ackert, Holyrood, Ont.
John Rutherford, Belmore, Ont.
Jno. E. Scott, Teeswater, Ont.

Officers:

Wm. Reid, President ..... Teeswater, Ont.
J. H. Eckert, Vice-President ..... Holyrood, Ont.
D. McIntosh, Secretary-Treasurer ..... Holyrood, Ont.

Unassessed premium note capital, $60,378.55.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Deposit in Bank of Hamilton, Teeswater		$ 3,721 03
Amount unpaid of assessments levied during 1903		547 63
" " previous years (not extended)	$70 20	
" of premium notes in force, after deducting all payments thereon and assessments levied		60,378 55
" office furniture, etc., (not extended)	$100	
Total assets		$ 64,647 21

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$6,739 34	
Cash received for assessments levied in 1903		$ 2,102 05
" " years prior to 1903		355 11
" interest		152 82
Total receipts		$ 2,609 98

EXPENDITURE.

Expenses of Management.

Amount paid for commission to agents	101 75
" travelling expenses	10 00
" investigation of claims	25 50
" postage	23 92
" statutory assessment and license	21 31
" salaries, directors' and auditors' fees	237 00
" printing, stationery and advertising	32 35
" rent	15 00
" other expenses	22 50
Total expenses of management	$ 489 33

Miscellaneous Payments.

Cash paid for losses in 1903	5,033 00
Cash paid for losses written off Treasurer's Book	105 96
Total expenditure	$ 5,628 29

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$1,626,081

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	943	$1,523,856
Policies taken during 1903 new and renewed	409	720,325
Gross number and amount in force any time during 1903	1,352	2,244,181
Deduct lapsed, expired and cancelled in 1903	364	618,092
Net risks in force 31st December, 1903	988	$1,626,089

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by company and legally liable to assessment	$65,043 56
Amount of all premium notes, after deducting all payments thereon and assessments levied	60,378 56
Amount of premium notes received during the year 1903	28,813 00

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

J. R. Miller, Jamestown, Ont.
Robert Scott, Fulton's Mills, Ont.
James Edgar, Gorrie, Ont.
Edward Bryans, Jamestown, Ont.
William McKercher, Wroxeter, Ont.
James Wylie, Glenfarrow, Ont.

Officers:

J. R. Miller, President ..... Jamestown, Ont.
Edward Bryans, Vice-President ..... Jamestown, Ont.
W. S. McKercher, Secretary-Treasurer ..... Wroxeter, Ont.

Unassessed premium note capital $258,938.85.

Statement for the Year Ending 31st December, 1903.

Assets.

Debentures		$ 6,000 00
Cash on hand at head office	$ 21 37	
Cash in Standard Bank, Harriston	2,279 41	
" Bank of Hamilton, Gorrie	111 75	
" " " Wroxeter	4,299 95	
		6 712 48
Amount unpaid of fixed payments of 1903		451 73
" " " of prior years (not extended)	$ 85 70	
Amount of premium notes in force after deduting all payments thereon and assessments levied		258,938 85
Office furniture and safe (not extended)	$ 200 00	
Total assets		$272,113 06

Liabilities.—None.

Receipts.

Balance at 31st December, 1902 (not extended)	$9,843 52	
Cash received as fixed payments of 1903		$ 11,349 06
" " prior years		407 55
" refunded loss		40 00
" premiums paid in advance		13 20
" " written off, since paid		1 80
" premiums retained, etc		3 05
" interest		388 05
Total receipts		$ 12,202 71

Expenditure.

Expenses of Management :		
Amount paid to agents for commission		$ 638 50
" for investigation and adjustment of claims		96 30
" statutory assessment and license		60 87
" printing, stationery and advertising		130 45
" salaries, directors' and auditors' fees		974 00
" postage, telegrams and express		84 52
" rent		62 00
" travelling expenses		36 00
" other expenses		61 45
Expenses of management		$ 2,144 09
Miscellaneous Payments :		
Cash paid for losses which occurred before 1903	$ 29 00	
" " " during 1903	6,829 50	
		6,858 50
" returned premiums		331 16
Total expenditure		$ 9,333 75

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$ 5,681,393

Movement in Risks.

Mutual System.

	Number	Amount
Policies in force 31st December, 1902	3,470	$5,220,435
Policies new and renewd during 1903	1,295	2,061,313
Gross number during 1903	4,765	$7,281,748
Less expired and cancelled during 1903	1,093	1,600,355
Net risks in force on mutual system 31st Dec.	3,672	$5,681,393

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three years	Four years	Total
Amount of face of all premium notes held by Company and legally liable to assessment	$1,877 50	$282,192 15	$284,069 65
Amount of all premium notes, after deducting all payments thereon and assessments levied	1,652 20	257,286 65	258,938 85
Amount of premium notes received during the year 1903	1,877 50	101,188 15	103,065 65

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

R. Cowie, Fernhill, Ont.
George Brock, Adelaide, Ont.
David Sutherland, Nairn, Ont.
Wm. Pedlar, Parkhill, Ont.
Wm. Ross, Nairn, Ont.
Neil McIntyre, Ailsa Craig, Ont.
John Barrett, Parkhill, Ont.
Peter Gillies, Parkhill, Ont.
A. J. Ross, Nairn, Ont.
John Cowie, Springbank, Ont.
W. A. Henderson, Ailsa Craig, Ont.
Buyam Remington, Adelaide, Ont.

Officers:

Robert Cowie, President ..... Fernhill, Ont.
G. Brock, Vice-President ..... Adelaide, Ont.
William McCallum, Secretary-Treasurer ..... Fernhill, Ont.

Unassessed premium note capital, $15,824.59.

Statement for the Year Ending 31st December, 1903.

Assets.

Cash on hand in head office	$ 35 98	
Cash on hand in Standard Bank, Ailsa Craig	2,204 23	
		$2,203 21
Amount unpaid of fixed payments in 1903		354 47
Amount unpaid of prior years (not extended)	$ 196 98	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	15,824 59	
Less residue given for re-insurance	36 00	
		15,788 59
Total assets		$18,373 27

Liabilities.—None.

Receipts.

Cash Balance at 31st December, 1902 (not extended)	$2,157 82	
Cash received as fixed payments of 1903		$ 1,203 63
" of prior years		186 24
" interest		60 40
" overpaid loss refunded		5 00
Total receipts		$ 1,455 27

Expenditure.

Expenses of Management:	
Amount paid for commission	$ 54 00
" statutory assessment and license	11 27
" Rent and taxes	6 06
" printing, stationery and advertising	22 25
" salaries, directors' and auditors' fees	156 00
" travelling expenses	2 50
" investigation of claims	7 00
" postage, etc	6 79
Expenses of management	$ 265 81

Miscellaneous Payments :	
Cash paid for losses which occurred in 1903	$ 1,094 00
" rebate	10 57
" sundries	2 50
Total expenditure	$ 1,372 88

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years
Mutual	$ 629,490
Re-insurance	1,500
Net risks	$ 627,990

Movement in Risks.

Mutual System.

	Number	Amount
Policies in force 31st December, 1902	455	$585,785
Policies taken during 1903, new and renewed	174	215,165
Gross number during 1903	629	$800,950
Deduct expired and cancelled in 1903	144	171,460
Net risks in force at 31st December, 1903	485	$629,490

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$ 18,834 70
Amount of all premium notes, after deducting all payments thereon and assessments levied	15,824 59
Amount of premium notes received during the year	6,399 45
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st Dec., 1903	509 18
Notes for fixed payments or assessments unpaid 31st Dec, 1903	24 80
Amount of premium notes given by Company for re-insurance	45 00
Less payments made thereon	9 00
Residue of said notes for which the Company is still liable	36 00

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

I. R. Hammond, Monkton, Ont.
Robert Cleland, Listowel, Ont.
J. K. Baker, Henfyrn, Ont.
Samuel McAllister, Donegal, Ont.
D. B. Grieve, Newton, Ont.
James Donaldson, Sr., Atwood, Ont.
Wm. Hewitt, Listowel, Ont.
S. S. Rothwell, Button, Ont.
J. T. Langford, Milverton, Ont.

Officers:

I. R. Hammond, President ..... Monkton, Ont.
James Donaldson, Sr., Vice-President ..... Atwood, Ont.
Robert Cleland, Secretary-Treasurer ..... Listowel, Ont.

Unassessed premium note capital, $115,602.82.

Statement for the Year Ending 31st December, 1903.

Assets.

Cash in Bank of Hamilton, Listowel, Ont		$ 11,039 26
Amount of premium notes in force, after deducting all payments thereon and assessments levied		115,602 82
" unpaid of assessment levied during 1903		251 65
Total assets		$ 126,893 73

Liabilities.—None.

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$10,669 21	
Cash received for assessments levied during 1903		$ 3,542 26
Cash received for assessments levied before 1903		214 35
Cash received for interest		286 57
Total receipts		$ 4,043 18

Expenditure.

Expenses of Management:		
Amount paid for travelling expenses		$ 4 30
" investigation of claims		22 50
" postage, etc		22 26
" statutory assessment and license		31 32
" printing, stationery and advertising		40 50
" salaries, directors' and auditors' fees		268 90
" rent and taxes		6 75
Total expenses of management		$ 396 53
Miscellaneous Payments:		
Amount paid for losses which occurred during 1903		3,276 40
Total expenditure		$ 3,672 93

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$2,583,713

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,309	$2,449,943
Policies new and renewed during 1903	419	878,075
Gross number during 1903	1,728	$3,328,018
Less expired and cancelled in 1903	406	744,305
Net risks in force on mutual system, 31st December, 1903	1,322	$2,583,713

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 129,185 65
Amount of all premium notes, after deducting all payments thereon and assessments levied	115,602 82
Amount of premium notes received during the year 1903	43,903 00

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Wm. F. Sanderson, Rannoch, Ont.
David Borris, Rannoch, Ont.
Robert Berry, Kirkton, Ont.
Amos Marnott, Woodham, Ont.
Geo. B. Webster, Science Hill, Ont.
Thomas Epplett, St. Mary's, Ont.
John Leslie, St. Mary's, Ont.
D. A. Johnson, Rannoch, Ont.
Jno. Irvine, Kirkton, Ont.

Officers:

Wm. F. Sanderson, President ..... Rannoch, Ont.
Geo. B. Webster, Vice-President ..... Science Hill, Ont.
P. S. Armstrong, Secretary-Treasurer ..... St. Mary's, Ont.

Unassesed premium note capital, $30,520.16.

Statement for the Year Ending 31st December, 1903.

Assets.

Amount of cash on hand and in bank at 31st December, 1903	$ 1,276 27
" unpaid of assessments levied during 1903	263 86
" " before 1903	87 00
" of premium notes in force after deducting all payments thereon and assessments levied	30,520 16
Total assets	$ 32,147 29

Liabilities.—None.

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$78 35	
Cash received for assessments levied in 1903		$ 1,555 36
Cash received for assessments prior to 1903		85 50
Total receipts		$ 1,640 86

Expenditure.

Expenses of Management:

Amount paid for investigation of claims		$ 8 00
" statutory assessment and license		15 69
" salaries and directors' fees		39 00
" printing, stationery and advertising		23 75
" postage, etc.		12 00
" other expenses		44 00
Total expenses of management		$ 142 44

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1903	$ 35 00	
Cash paid for losses which occurred during 1903	265 50	300 50
Total expenditure		$ 442 94

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 1,050,495

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	698	$999,067 00
Policies new and renewed during 1903	278	428,310 00
Gross number during 1903	976	$1,427,377 00
Less expired and cancelled in 1903	216	376,882 00
Net risks in force 31st December, 1903	760	$1,050,495 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three years Risks.
Amount of face of all premium notes legally liable to assessment	$ 33,617 16
Amount of all premium notes, after deducting all payments thereon and assessments levied	30,520 16
Amount of premium notes received during the year 1903	13,760 25

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1869.

Directors:

James Gardner, Meaford, Ont.
John Cameron, Arnott, Ont.
H. T. Potts, Dumblame, Ont.
P. C. McGregor, Johnston, Ont.
John Douglas, Meaford, Ont.
James Gardner, Jr., Kemble, Ont.
Wm. McLoughray, Markdale, Ont.
James Thomson, Annan, Ont.
A. C. Paterson, Blantyre, Ont.
T. J. Harkness, Annan, Ont.
Neil McDonald, Hoath Head, Ont.
L. Beaton, Kilsyth, Ont.
James Bowes, Strathnairn, Ont.
George Binnie, Bunnessan, Ont.

Officers:

James Gardner, President ..... Meaford, Ont.
James Thomson, Vice-President ..... Annan, Ont.
James Cochrane, Secretary-Treasurer ..... Owen Sound, Ont.

Unassessed premium note capital, $121,369.21.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Amount of debentures		$ 13,406 46
Cash on hand	$ 43 21	
Cash in Telford and Co.'s Bank, Owen Sound	709 21	
Cash in Molson's Bank, Owen Sound	5,320 50	
		6,072 92
Cash in agent's hands		239 05
Amount unpaid of fixed payments in 1903		85 47
Amount unpaid of prior years (not extended)	$ 224 06	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		121,369 21
Total assets		$141,173 10

LIABILITIES.

Amount of resisted loss	200 00
Amount supposed	15 00
Total	$ 215 00

RECEIPTS.

Cash Balance at 31st December, 1902 (not extended)	$7,703 43	
Cash received as fixed payments of 1903		$ 11,458 12
" " " of prior years		446 60
" interest		654 21
Total receipts		$ 12,658 93

Expenditure.

Expenses of Management :		
Amount paid for rent and taxes		100 00
" commission to agents		376 00
" law costs		20 00
" travelling expenses		17 75
" investigation and adjustment of claims		65 65
" statutory assessment and license		63 17
" printing, stationery and advertising		203 20
" salaries, directors' and auditors' fees, etc		945 10
" postage, telegrams and express		186 14
" fuel and light		50 00
" interest on debentures purchased		13 59
" other expenses		4 60
Total expenses of management		$ 2,045 20
Miscellaneous Payments :		
Cash paid for losses during 1903	$7,566 47	
Cash paid for losses which occurred prior to 1903	400 00	
		7,966 47
Cash paid for rebate		132 77
Cash paid for investments (not extended)	$4,000	
Cash paid for office furniture		45 00
Total expenditure		$ 10,189 44

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	One year or less.	Two years.	Three years.	Total
Mutual	$16,650	$16,825	$5,687,082	$5,722,557 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	4,370	$5,436,045
Policies taken during 1903	1,691	2,232,413
Total number and amount in force at any time during 1903	6,061	7,668,458
Deduct expired and cancelled in 1903	1,602	1,945,901
Net risks in force at 31st December, 1903	4,459	$5,722,557

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	One year or less.	Two years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment		426 00	$143.818 02	$144,698 56
Amount of all premium notes after deducting all payments thereon and assessments levied	409 84	382 79	120,576 58	121.369 21
Amount of premium notes received during the year 1903				56,397 93
Payments on premium notes of 1903 including all sums credited on said premium notes:				
Cash paid up to 31st December, 1903				3,343 23
Notes for fixed payments unpaid, 1903				239 05

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST M'GILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Wm. L. Corbett, Brinsley, Ont. — John D. Drummond, Ailsa Craig, Ont
Marshal Miller, Mooresville, Ont. — George Saunders, West McGillivray,
Ninian Grieve, Moray, Ont. — Alexander W. Smith, Maple Lodge, Ont.
Thomas Pearson, Lieury, Ont. — John Potter, Lieury, Ont.
William H. Taylor, M.P.P., McInnes, Ont.

Officers:

William L. Corbett, President ..... Brinsley, Ont.
John D. Drummond, Vice-President ..... Ailsa Craig, Ont.
William Fraser, Secretary-Treasurer ..... West McGillivray, Ont.

Unassessed premium note capital, $9,960.82.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Amount of cash at head office	$ 161 50	
Amount of cash on deposit at bank, Parkhill	1,147 98	
		$ 1,309 48
Amount unpaid of instalments of 1903		85 88
Amount of premium notes in force after deducting all payments thereon and assessments levied		9,960 82
Total assets		$ 11,356 18

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 84 18	
Cash received as fixed payments of 1903		$ 1,417 50
Cash received as fixed payments of prior years		94 27
Cash received as interest		28 81
Total receipts		$ 1,540 58

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license		$ 9 38
" salary, auditors' and directors' fees		88 00
" commission		78 50
" printing, stationery and advertising		8 25
Total expenses of management		$ 184 13

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1903	$ 15 75	
Cash paid for losses which occurred during 1903	97 00	
		112 75
Cash paid for rebate		18 40
Total expenditure		$ 315 28

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years
Mutual	$423,635 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	374	$415,745
Policies new and renewed during 1903	157	200.
Gross number during 1903	531	616,185
Less expired or cancelled in 1903	172	192,550
Net risks in force on mutual system 31st December, 1903	359	$423,635

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$ 12,735 05
Amount of all premium notes after deducting all payments thereon and assessments levied	9,960 82
Amount of premium notes received during the year 1903	6,013 20
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	1,417 50
Notes for fixed payments unpaid	85 88

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Thomas Nott, McLennan, Ont.
W. J. Bryan, Rydal Bank, Ont.
Wm. Vineer, Mindemoya, Ont.
Robert Tilson, Tehkummah, Ont.
Alex. Findley, Echo River, Ont.
R. J. Thomas, Echo Bay, Ont.
E. Belanger, Chelmsford, Ont.
Edwin Battye, Gore Bay, Ont.
Jno. Tait, Iron Bridge, Ont.
Wm. A. Beattie, Manitowaning, Ont.
W. H. Whalen, Walford, Ont.
Chas. Young, Richard's Landing, Ont.
Geo. Farmer, Sault Ste. Marie, Ont.
Geo. Demers, Verner, Ont.

Officers:

Thomas Nott, President ..... McLennan, Ont.
Alex. Findlay, Vice-President ..... Echo River, Ont.
H. N. Young, Secretary-Treasurer ..... Sault Ste. Marie, Ont.

Unassessed premium note capital, $15,503.91.

Statement for the Year Ending 31st December, 1903.

Assets.

Cash on hand, head office	$ 12 82	
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont	2,846 26	
		$ 2,859 08
Amount unpaid of fixed payments due in 1903		348 00
Amount unpaid of fixed payments due in prior years, (not extended)	$194 01	
Amount of premium notes in force after deducting all payments thereon and assessments levied		15,503 91
Amount of membership fees		97 00
Amount of office furniture and safe, (not extended)	$105	
Total assets		$ 18,807 99

Liabilities.

Amount of supposed loss	$ 300 00
Total	$ 300 00

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$1,342 58	
" received by Company as membership fees		$ 307 00
" " fixed payments due in 1903		2,887 58
" " " prior years		56 40
" " interest		53 20
" " all other sources		9 89
Total receipts		$ 3,714 07

Expenditure.

Expenses of Management :	
Cash paid for investigation and adjustment of claims	$ 2 00
" agents' commission	554 60
" salaries, directors' and auditors' fees	222 50
" statutory assessment and license fee	12 77
" travelling expenses	198 91
" printing, stationery and advertising	30 55
" postage	29 14
" Other expenses	26 00
Total expenses of management	$ 1,076 47
Miscellaneous Payments :	
Cash paid for losses which occurred in 1903	1,252 97
Re-insurance	10 00
Cash paid for rebate	58 03
Total expenditure	$ 2,397 47

Currency of Risks.

	One year	Two years.	Three years.	Total.
Amount covered by policies in force 31st Dec., 1903	$1,000	$1,050	$749,981	$752,031 00
Re-insurance				
Mutual			800	800 00
Net risks in force 31st December, 1903	$ 1,000	$1,050	$749,181	$751,231 00

Movements of Risks.

	Number.	Amount.
Policies in force 31st December, 1902	934	$597,211 00
Policies taken during 1903	456	326,224 00
Number and amount in force at any time during 1903	1,390	$923,435 00
Deduct expired and cancelled in 1903	289	171,404 00
Net risks in force 31st December, 1903	1,101	$752,031 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31*st December*, 1903.

	One year risks	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 10 00	21 00	$21,442 43	$21,475 43
Amount of all premium notes after deducting all payments thereon and assessments levied	6 66	15 34	15,481 91	15,503 91
Amount of premium notes received during the year 1903	10 00		9,756 72	9,766 72
Payments on premium notes of 1903, including all sums credited on said premium notes;				
Cash paid up to 31st December, 1903	3 34		2,884 24	2,887 58
Notes for fixed payments unpaid 31st Dec., 1903			348 00	348 00

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

J. R. Wissler, Salem, Ont. James Goldie, Guelph, Ont.
Wm. Snider, Waterloo, Ont. J. D. Saunby, London, Ont.
Arch'd Campbell, M.P., Toronto Junct. Robert Noble, Norval, Ont.
G. E. Goldie, Galt, Ont.

Officers:

Wm. Snider, President ..... Waterloo, Ont.
James Goldie, Vice-President ..... Guelph, Ont.
Seneca Jones, Secretary-Treasurer ..... Hamilton, Ont.

Unassessed premium note capital, $71,833.88.

Statement for the Year Ending 31st December, 1903.

Assets.

Cash value of mortgages		$ 51,400 00
Cash value of debentures		34,697 59
Actual cash on hand at head office	$ 23 99	
Cash on deposit to the Company's credit, not drawn against, in Bank of Hamilton, at Hamilton	1,534 63	
Cash in Traders' Bank, Hamilton	17,155 92	
		18,714 54
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$ 71,833 88	
Less residue of premium notes given by Company for re-insurance	431 00	
		71,402 88
Amount unpaid of fixed payments of 1903		338 82
" accrued interest		1,438 45
Total assets		$ 177,992 28

Liabilities.—None.

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$10,129 48	
Cash received as fixed payments of 1903		$ 23,640 05
" " " due in prior years		629 40
" interest		4,305 32
" fees, etc		16 50
" from sale of investments (not extended)	$ 1,800 00	
Total receipts		$ 28,591 27

Expenditure.

Expenses of Management :		
Amount paid for investigation and adjustment of claims		$ 38 58
" statutory assessment and license fee		13 75
" law costs		2 00
" printing, stationery and advertising		108 37
" salaries, directors' and auditors' fees		3,414 79
" postage, telegrams and exchange		105 70
" travelling expenses		610 77
" rent and taxes		224 00
" fees N. W. Territories		5 00
" other expenses		71 00
Total expenses of management		$ 4,593 96
Miscellaneous Payments :		
Cash paid for losses which occurred during 1903		5,735 90
" rebate		827 50
" re-insurance		151 75
" dividends to policy holders		2,697 10
" for investments (not extended)	$ 7,800	
Total expenditure		$ 14,006 21

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	One year or less.	Three years.	Total.
Mutual	$ 32,000	$ 883,100	$ 915,100
Re-insurance :			
Mutual			6,500
Net risks in force 31st December, 1903	$ 32,000	$ 883,100	$ 908,600

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	296	$ 817,850
Policies new and renewed during 1903	143	418,125
Gross number during 1903	439	$ 1,235,975
Less expired and cancelled in 1903	122	320,875
Net risks in force on mutual system 31st December, 1903	317	$ 915,100

Classification of Risks :

Manufacturing.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	One year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$2,709 00	$112,577 00	$115,286 00
Amount of all premium notes after deducting all payments thereon and assessments levied.	2,262 81	69,571 07	71,833 88
Amount of premium notes received during the year 1903			$ 30,667 25
Payments on premium notes of 1903, including all sums credited on said premium notes:			
Cash paid to 31st December, 1903			9,791 15
Fixed payments unpaid, 1903			338 82
Amount of premium notes given by Company for re-insurance			$ 638 75
Less payments made thereon			207 75
Residue of premium notes given for re-insurance			431 00

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

Wm. Martin, Binbrook, Ont.
T. Addy, Taplytown, Ont.
E. Horning, Hannon, Ont.
A. Blaxill, Abingdon, Ont.
P. H. Almas, Hamilton, Ont.
J. M. Stewart, Grimsby, Ont.
F. Ecker, North Glanford, Ont.
Joseph Fletcher, Hannon, Ont.
P. Hendershot, Stoney Creek, Ont.

Officers:

Wm. Martin, President ..... Binbrook, Ont.
P. H. Almas, Vice-President ..... Hamilton, Ont.
Robert Fletcher, Secretary-Treasurer ..... Stoney Creek, Ont.

Unassessed premium note capital, $77,120.12.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash value of real estate		$ 400 00
Actual cash on hand	$ 7 84	
Actual cash in Traders' Bank, Hamilton	3,162 82	
Actual cash in Traders' Bank, Stoney Creek	3,030 94	
		6,201 60
Amount unpaid of assessments levied during 1903		348 34
Amount unpaid of assessments levied prior to 1903		120 75
Amount unpaid of assessments levied prior to 1903, (not extended)	$ 599 61	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		77,120 12
Total assets		$ 84,190 81

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 5,010 78	
Cash received for assessments which were levied in 1903		$ 2,955 81
" " " before 1903		474 21
" interest		137 17
" transfer fees		14 25
" rent of hall		7 00
Total receipts		$ 3,588 44

Expenditure.

Expenses of Management :	
Amount paid for rent and taxes	$ 1 62
" printing, stationery and advertising	37 00
" investigation of claims	4 00
" statutory assessment and license fee	24 44
" salaries and directors' and auditors' fees	298 00
" postage, etc.	20 57
" other expenses	45 08
Total expenses of management	$ 430 71
Miscellaneous Payments :	
Cash paid for losses which occurred during 1903	1,965 11
Cash paid for rebate	1 80
Total expenditure	$ 2,397 62

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$1,919,368

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,297	$ 1,816,538
Policies new and renewed during 1903	480	573,270
Gross number during 1903	1,777	$ 2,489,808
Less expired and cancelled in 1903	442	570,440
Net risks in force at 31st December, 1903	1,335	$ 1,919,368

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 80,458 03
Amount of all premium notes after deducting all payments thereon and assessments levied	77,120 12
Amount of premium notes received during the year 1903	29,646 91
Cash paid up to 31st December, 1903	3,568 44

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

James Tolton, Walkerton, Ont.
Abm. Zettel, Formosa, Ont.
James Caskey, Tiverton, Ont.
A. Cormack, Paisley, Ont.
John Dane, Gorrie, Ont.
J. Bilger, Walkerton, Ont.
W. H. Brockelbank, Walkerton, Ont.
Wm. Rowand, Walkerton, Ont.
H. Lemon, Owen Sound, Ont.
Saml. Garland, Pickerton, Ont.
John Lamberths, Walkerton, Ont.
Wm. Hopf, Ayton, Ont.
David Noble, Walkerton, Ont.
W. H. Arkell, Teeswater, Ont.
M. McKinnon, Chesley, Ont.

Officers:

James Tolton, President ..... Walkerton, Ont
Wm. Rowand, Vice-President ..... Walkerton, Ont.
J. J. Schumacher, Secretary-Treasurer ..... Walkerton, Ont.

Unassessed premium note capital, $160,336.41.

Statement for the Year Ending 31st December, 1903.

Assets.

Actual cash on hand at head office	$ 201 60	
Cash in Bank of Commerce, Walkerton	5,000 00	
Cash in Merchants' Bank, Walkerton	4,000 00	
		$ 9,201 60
Cash in agent's hands		301 89
Amount unpaid assessments of 1903		476 85
Amount unpaid of assessments of prior years		165 61
Amount unpaid of assessments of years prior to 1903, (not extended)	$ 370 62	
Amount of premium notes in force after deducting all payments thereon and assessments levied		160,336 41
Total assets		$ 170,482 36

Liabilities.—None.

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$ 6,992 07	
Cash received for fixed payments of 1903		$ 3,291 30
" " of prior years		292 46
" for assessments of 1903		6,119 90
" prior years		260 83
" interest		122 14
" permits		10 20
Total receipts		$ 10,096 83

Expenditure.

Expenses of Management :		
Amount paid for commission		734 50
" rent and taxes		25 00
" Fuel and light		$ 25 00
" statutory assessment and license fee		51 11
" salaries, directors' and auditors' fees		996 70
" printing, stationery and advertising		122 17
" postage, etc		99 96
" investigation of claims		164 90
" other expenses of management		176 02
Total expenses of management		$ 2,395 36
Miscellaneous Payments :		
Amount paid for losses which occurred prior to 1903	$ 2,091 00	
Amount paid for losses which occurred during 1903	3,331 44	
		5,422 44
Amount paid for rebate		69 50
Total expenditure		$ 7,887 30

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	$ 31,000	$54,675	$3,310,042	$1,788,230	$5,183,947 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	3,776	$ 4,309,092 00
Policies taken during 1903 new and renewed	1,540	1,923,209 00
Gross number during 1903	5,316	$ 6,232,301 00
Less expired and cancelled in 1903	986	1,048,354 00
Net risks in force on mutual system, 31st December, 1903	4,330	$ 5,183,947 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	One year.	Two years	Three years.	Four years	Totals.
Amount of face of all premium notes held by Company and legally liable to assessment	$1,043 00	$1,261 00	$116,240 00	$62,130 00	$180,674 00
Amount of all premium notes after deducting all payments thereon and assessments levied	965 66	1,704 61	103,602 22	54,063 00	160,336 41
Amount of premium notes received during 1903	1,043 00	1,028 00	48,436 00	16,173 00	66,680 00
Payments on premium notes of 1903, including all sums credited on said premium notes:					
Cash paid up to 31st Dec., 1903					3,291 30
Agents' Balances					301 89

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Adelbert Jamieson, Boyle, Ont.
Charles Hack, St. Catharines, Ont.
D. Van Duzer, Grimsby, Ont.
Isaac Jarvis, Beamsville, Ont.
Isaac Tufford, Beamsville, Ont.
C. M. Honsburger, Jordon Station, Ont.

Officers:

Adelbert Jamieson, President ..... Boyle, Ont.
C. M. Honsburger, Vice-President ..... Jordon Station, Ont.
G. W. Tinlin, Secretary-Treasurer ..... Beamsville, Ont.

Unassessed premium note capital, $32,864.75.

Statement for the Year Ending 31st December, 1903.

Assets.

Actual cash on hand at head office	$ 45 15	
Actual cash in Post Office Savings Bank, Beamsville	267 00	
		$ 312 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied		32,864 75
Amount unpaid of fixed payments of 1903		47 91
Total assets		33,224 81

Liabilities.

Amount of supposed or reported loss	$ 625 00
Amount of borrowed money	550 00
Total liabilities	$ 1,175 00

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$ 585 03	
Cash received as fixed payments due in 1903		$ 1,705 57
Cash received as due in prior years		16 56
Cash received as fee, assignment		2 50
Cash received as interest		2 72
Cash received as borrowed money		1,600 00
Total receipts		$ 3,327 35

Expenditure.

Expenses of Management :		
Cash paid for investigation of claims		$ 4 75
" statutory assessment and license fee		14 01
" salaries, directors' and auditors' fees		238 00
" rent		12 00
" printing, stationery and advertising		15 00
" postage, telegrams and express		28 84
" interest		24 05
Total expenses of management		$ 336 65
Miscellaneous Payments :		
Cash paid for losses which occurred prior to 1903	$ 1,350 00	
Cash paid for losses which occurred in 1903	849 00	
		2,199 00
Cash paid for rebate		14 58
In repayment of loans		1,060 00
Total expenditure		$ 3,600 23

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 1,009,957

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	618	$ 840,202 00
Policies taken during 1903	279	380,740 00
Policies in force at any time during 1903	897	1,220,942 00
Policies expired and cancelled during 1903	172	210,985 00
Net risks in force 31st December, 1903	725	$ 1,009,957 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three years
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 36,009 08
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,864 75
Amount of premium notes received during the year 1903	13,631 02
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	1,722 13
Notes for fixed payments unpaid at 31st December, 1903	47 91

WEST BRUCE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINCARDINE.

Commenced business 3rd July, 1885.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Samuel Avery, Armow, Ont. — Thomas Frazer, Verdun, Ont.
John McDonald, Ripley, Ont. — Thos. Hardie, Kincardine, Ont.
Wm. Hewitt, Bervie, Ont. — John Fisher, Lorne, Ont.
Wm. Hunter, Underwood, Ont.

Officers:

Samuel Avery, President ..... Armow, Ont.
Thomas Hardie, Vice-President ..... Kincardine, Ont.
Robert B. Campbell, Secretary-Treasurer ... ... Armow, Ont.

Unassessed premium note capital, $10.105.68.

Statement for the Year Ending 31st December, 1903.

Assets.

Amount of cash in Bank, Kincardine		$ 25 82
Amount unpaid of assessments levied in 1903		137 46
Amount unpaid of prior years		53 35
Amount unpaid of prior years not extended	$ 315 67	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		10,105 68
Total assets		$ 10,322 31

Liabilities.

Amount of borrowed money	$ 1,005 00
Total	$ 1,005 00

Receipts.

Cash Balance at 31st December, 1902 (not extended)	$ 298 26	
Cash received for assessments levied in 1903		$ 772 88
Cash received for assessments levied in years prior to 1903		78 35
Cash received for borrowed money		1,505 00
Total receipts		$ 2,356 23

Expenidture.

Miscellaneous Payments.

Amount paid for commission	$ 106 00
" statutory assessment and license	8 03
" printing and stationery	22 75
" salaries, directors' and auditors' fees	209 70
" postage, etc	7 25
" adjusting expenses	3 50
" interest	29 65
" other expenses	2 00
Total expenses of management	$ 388 88

Miscellaneous Payments.

Amount paid for losses which occurred during 1903	$ 1,737 87
Amount paid for rebate	1 92
Amount paid in repayment of loans	500 00
Total expenditure	$ 2,628 67

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$ 280,255 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	339	$ 283,295
Policies taken during 1903	86	79,895
Gross number in force on mutual system 31st December, 1903	425	$ 363,190
Less expired and cancelled in 1903	109	82,935
Net risks in force 31st December, 1903	316	$ 280,255

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessemnt	$ 11,210 20
Amount of premium notes, after deducting all payments thereon and assessments levied	10,105 68
Amount of premium notes received during the year 1903	3,195 80

BANCROFT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BANCROFT.

Commenced business 5th September, 1896.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

Frederick Mullett, Bancroft, Ont.
M. Valleau, Beechmont, Ont.
R. C. Fair, Bancroft, Ont.
W. E. Detlor, Bronson, Ont.
C. I. H. Jordison, Monteagle Valley, Ont.
W. J. Douglas, Rowland, Ont.
R. Lancaster, Bronson, Ont.
H. Huston, Highland Grove, Ont.
Alex. Southworth, Cheddar, Ont.
Theo. Gould, Bancroft, Ont.
Jno. Steel, Maynooth, Ont.
W. J. Sargant, Bancroft, Ont.

Officers:

Frederick Mullett, President ..... Bancroft, Ont.
R. Lancaster, Vice-President ..... Bronson, Ont.
J. Jackson, Secretary-Treasurer ..... Bancroft, Ont.

Unassessed premium note capital, $12,386.14.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Amount unpaid of fixed payments of 1903		$ 313 74
Amount of notes less than one year overdue		21 10
Amount of notes more than one year overdue (not extended)	$ 76 19	
Amount of premium notes in force after deducting all payments thereon and assessments levied		12,386 14
Total assets		$ 12,720 98

LIABILITIES.

Amount of borrowed money	854 09
Total	$ 854 09

RECEIPTS.

Cash Balance at 31st December, 1902 (not extended)	$ 1,273 60	
Cash received for application fees		$ 88 50
Cash received for fixed payments of 1903		1,264 77
Amount of prior years		233 96
Amount of borrowed money		854 09
Cash received for interest		20 89
Cash received for extra risks		1 25
Total receipts		$ 2,463 46

Expenditure.

Expenses of Management.

Cash paid for interest	$ 7 50
" commission	73 75
" law costs	10 00
" printing, stationery and advertising	24 15
" statutory assessment and license fee	8 79
" postage and express	20 81
" salaries, directors' and auditors' fees	298 50
Total expenses of management	$ 443 00

Miscellaneous Payments.

Cash paid for losses which occurred in 1903	3,246 00
Cash paid for rebate	48 04
Total expenditure	$ 3,737 04

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 368,920

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	506	$ 353,980
Taken during 1903 new and renewed	114	82,765
Gross number during 1903	620	$ 436,745
Less expired and cancelled in 1903	94	67,825
Net risks in force 31st December, 1903	526	$ 368,920

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 15,779 96
Amount of premium notes on policies in force 31st December, 1903, after deducting all payments thereon and assessments levied	12,386 14
Amount of premium notes received during the year 1903	3,542 80

MIDLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, UXBRIDGE.

Commenced business 25th March, 1895.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

Wm. Hamilton, Uxbridge, Ont.	Geo. F. Bruce, Beaverton, Ont.
Wm. Shier, Sunderland, Ont.	J. Holborn, Mount Albert, Ont.
R. S. Webster, Udora, Ont.	A. Graham, Uxbridge, Ont.
P. Thompson, Uptegrove, Ont.	F. Dobson, Uxbridge, Ont.
G. McTaggart, Myrtle, Ont.	Wm. Wallace, Saintfield, Ont.
Thos. Feasby, Uxbridge, Ont.	Geo. Lawrence, Audley, Ont.

Officers:

W. Hamilton, President	Uxbridge, Ont.
Geo. F. Bruce, Vice-President	Beaverton, Ont.
Chas. Gould, Treasurer	Uxbridge, Ont.
Jos. E. Gould, Secretary	Uxbridge, Ont.

Unassessed premium note capital, $43,636.36.

Statement for the Year Ending 31st December, 1903.

Assets.

Actual cash in Dominion Bank, Uxbridge	$ 1,592 75	
Actual cash in I. J. Gould and Bros.' Bank, Uxbridge	84 10	
		$ 1,676 85
Actual cash in agent's hands, 1903		19 80
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 43,636 36	
Amount less residue of premium notes given for re-insurance	211 80	
		43,848 16
Amount unpaid of instalments or fixed payments of 1903		85 22
Total assets		$ 45,630 03

Liabilities.—None.

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$ 2,793 14	
Cash received for fees or survey		$ 125 43
" fixed payments due in 1903		3,343 52
" " " prior years		50 55
" interest, during 1903		59 00
" fees, carpenter's risks, etc		31 91
Total receipts		$ 3,610 41

Expenditure.

Expenses of Management.

Cash paid for investigation of claims	$ 32 00
" agents' commission	492 52
" rent and taxes	40 00
" interest	6 10
" statutory assessment and license fee	21 00
" salaries, directors' and auditors' fees	623 50
" printing, advertising and stationery	67 25
" postage and telegrams	32 36
" travelling expenses	3 70
Total expenses of management	$ 1,318 43

Miscellaneous Payments.

Cash paid for losses which occurred during 1903	3,244 60
Cash paid for rebate	110 72
Cash paid for re-insurance	52 95
Total expenditure	$ 4,726 70

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 1,554,578 00
Less re-insured	33,200 00
Net amount in force 31st December, 1903	$ 1,521,378 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,260	$ 1,482,798
Policies new and renewed during 1903	413	484,995
Gross number during 1903	1,673	$ 1,967,793
Less expired or cancelled in 1903	349	413,215
Net risks in force on mutual system 31st December, 1903	1,324	$ 1,554,578

Classification of Risks:

Premium Notes or Undertakings

Farm and non-hazardous.

On Policies in force 31st December, 1903.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 54,545 45
Amount of all premium notes, after deducting all payments thereon and assessments levied	43,636 36
Amount of premium notes received during the year 1903	17,180 60
Amount of payments on premium notes of 1903, including all sums credited on said premium notes:—	
(a) Cash paid up to 31st, etc., 1903	3,343 52
(b) Notes for fixed payments or assessments unpaid	50 55
Amount of premium notes given by company for re-insurance	264 75
Amount of payments made thereon	52 95
Amount of residue of said premium notes for which the Company is still liable	211 80

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

Wm. Lownsborough, Lindsay, Ont.
John Jackson, Lindsay, Ont.
A. F. Craig, Cambray, Ont.
D. H. Corneil, Omemee, Ont.
Wm. Fell, Bury's Green, Ont.
Edwin Mark, Little Britain, Ont.
John Campbell, Woodville, Ont.
W. J. Beecroft, Woodville, Ont.
Alex. Jamison, Glenarm, Ont.
R. M. Thurston, Bobcaygeon, Ont.
Wm. McGee, Janetville, Ont.
W. S. Graham, Mount Pleasant, Ont.

Officers:

Wm. Lownsborough, President ..... Lindsay, Ont.
John Campbell, Vice-President ..... Woodville, Ont.
R. J. Corneil, Secretary-Treasurer ..... Lindsay, Ont.

Unassessed premium note capital, $81,515.65.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Actual cash on hand at head office	$ 66	
Actual cash in Bank of Montreal, Lindsay	8,614 82	
		$ 8,615 48
Amount of short date notes less than one year overdue		838 36
Amount of short date notes one year or more overdue, (not extended)		29 50
Amount of premium notes in force after deducting all payments thereon and assessments levied	$ 81,515 65	
Less residue of premium notes given for re-insurance	304 09	
		81,211 66
Office furniture and safe (not extended)	50 00	
Total assets		$ 90,665 40

LIABILITIES. None.

RECEIPTS.

Cash Balance at 31st December, 1902 (not extended)	$ 5,663 00	
Cash received for membership fees		$ 718 00
" fixed payments of 1903		6,545 80
" from due bills		565 62
" transfer fees		14 65
" interest		215 97
Total receipts		$ 8,060 04

Expenditure.

Expenses of Management.

Cash paid for investigation of claims	$ 29 25
" commission to agents	1,412 88
" statutory assessment and license fee	31 45
" rent and taxes	25 00
" salaries, directors' and auditors' fees	568 55
" printing, stationery and advertising	42 80
" postage, telegrams and express	45 75
" other purposes	28 90
Total expenses of management, (forward)	$ 2,184 58

Miscellaneous Payments.

Amount paid for losses which occurred during 1903	2,648 23
" rebates	204 89
" re-insurance	69 86
Total expenditure	$ 5,107 56

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	One year	Two years.	Three years.	Totals.
Mutual	$ 26,740	$ 25,630	$ 2,883,787	$ 2,936,157
Less re-insured				10,850
Net risks carried at 31st December, 1903.	$ 26,740	$25,630	$ 2,883,787	$ 2,925 307

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	2,177	$ 2,472,007
Policies new and renewed during 1903	944	1,077,315
Gross number during 1903	3,121	$ 3,549,322
Less expired or cancelled in 1903	556	613,166
Net risks in force on mutual system 31st December, 1903	2,565	$ 2,936,157

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	One year risks.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 1,040 50	$ 102,409	$ 99,874 95	$ 101,949 45
Amount of all premium notes after deducting all payments thereon and assessments levied				81,515 65
Amount of premium notes received during the year 1903				37,285 49
Payments on the premium notes of 1903, including all sums credited on the said premium notes:				
Cash paid up to 31st December, 1903.				6,545 80
Notes for fixed payments or assessments unpaid 31st December, 1903				762 36
Amount of premium notes given for re-insurance				378 20
Less payments made thereon				74 11
Residue of said premium notes for which the Company is still liable.				304 09

RENFREW FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RENFREW, ONT.

Commenced business, 9th June, 1898.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Charles Ross, Douglas, Ont.
D. Muirhead, Renfrew, Ont.
Hugh A. Camley, Cobden, Ont.
D. Stewart, Renfrew, Ont.
Thos, McKibbon,
Robt. Leitch, Renfrew, Ont.

Officers:

Charles Ross, President ..... Douglas, Ont.
D. Stewart, Vice-President ..... Renfrew, Ont.
Chas. K. Gregg, Secretary ..... Renfrew, Ont.
Robt. Leitch, Treasurer ..... Renfrew, Ont.

Unassessed premium note capital, $38,003.99.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand at head office	$ 360 11	
Cash in Bank	216 70	
		$ 576 81
Amount unpaid of fixed payments of 1903		1,229 20
Amount unpaid of assessments levied in 1903		574 63
Amount of premium notes in force after deducting all payments thereon and assessments levied		38,003 99
Total assets		$ 40,384 63

LIABILITIES.— None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 1,902 26	
Cash received for membership fees		
" fixed payments of 1903		$ 2,238 33
" " prior years		188 97
" assessments levied in 1903		4,515 16
" interest		41 50
" borrowed		6,525 00
Total receipts		$ 13,608 96

Expenditure.

Expenses of Management

Cash paid for travelling expenses	$ 31 30
" interest	111 25
" commission to agents	371 03
" investigation and adjustment of claims	222 40
" statutory assessment and license fee	18 51
" rent and taxes	60 00
" fuel and light	3 60
" salaries, directors' and auditors' fees	444 00
" printing, stationery and advertising	8 72
" postage, telegrams and express	154 85
" other expenses	22 49
Total expenses of management	$ 1,448 15

Miscellaneous Payments :

Cash paid for losses of 1903	6,785 28
Cash paid for rebate	49 73
Cash paid in repayment of loans	6,525 00
Cash paid for all other purposes	26 25
Total expenditure	$ 14,834 41

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 1,345,822

Movement in Risks.

	Number.	Amount.
Policies in force 31st December, 1902	1,255	$ 1,262,362
Policies taken during 1903	326	332,422
Gross number during 1903	1,581	1,594,784
Deduct expired and cancelled during 1903	272	248,962
Net risks in force 31st December, 1903	1,309	$ 1,345,822

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 44,773 34
Residue of premium notes, after deducting all fixed payments thereon and assessments levied	38,003 99
Amount of premium notes received during the year 1903	11,475 41
Payments on the premium notes of 1903 including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1903	604 80
(b) Notes for fixed payments or assessments unpaid 31st December, 1903	609 84

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

F. X. Cadieux, Alfred, Ont.
J. Bte. Labrosse, Alfred, Ont.
Octave Montpellier, Curran, Ont.
Alphonse Presault, Gratton Corners, Ont.
Amedee Chevrier, L'Orignal, Ont.
Louis Malette, Lefaivre, Ont.

Officers:

F. X Cadieux, President ..... Alfred, Ont.
Alphonse Presault, Vice-President ..... Gratton Corners, Ont.
B. G. Parisien, Secretary-Treasurer ..... Alfred, Ont.

Unassessed premium note capital, $19,106.82.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand at Head Office	$ 44 73	
Bank of Hochelaga, Vankleek Hill	838 43	
		$ 883 16
Amount unpaid of fixed payments of 1903		8 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied		19,106 82
Total assets		$ 19,998 23

LIABILITIES. None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 437 58	
Cash received for fixed payments of 1903		$ 1,912 23
Cash received for interest		14 04
Total receipts		$ 1,926 27

EXPENDITURE.

Expenses of Management:

Amount paid for fuel and light	$ 5 00
" statutory assessment and license fee	9 97
" printing, stationery and advertising	25 50
" salaries, directors' and auditors' fees	274 00
" postage, telegrams and express	20 31
Total expenses of management	$ 334 78

Miscellaneous Payments:

Cash paid for losses which occurred during 1903	1,091 42
Cash paid for rebate	54 49
Total expenditure	$ 1,480 69

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 748,450

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	443	$ 464,325
Taken during 1903, new and renewed	302	362,925
Gross number during 1903	745	$ 827,250
Less expired and cancelled in 1903	75	78,800
Net risks in force on mutual system 31st December, 1903	670	$ 748,450

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 22,453 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	19,106 82
Amount of premium notes received during the year 1903	10,887 75
Payments on the premium notes of 1903, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1903	1,912 23

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

*Names and addresses of the Directors and Officers for the year 1904:

Directors:

Wm. McGarry, Perth, Ont.
James Shaw, Drummond, Ont.
Carr Thompson, McGarry's, Ont.
Dennis Noonan, Elliott, Ont.
Andrew Cochrane, Almonte, Ont.
Jno. Somerville, Middleville, Ont.
Peter Cavers, Harper, Ont.
S. McClure, Arnprior, Ont.

Officers:

Wm. McGarry, President ..... Perth, Ont.
James Shaw, Vice-President ..... Drummond, Ont.
W. G. Cameron, Secretary and Manager ..... Perth, Ont.
W. A. Moore, Treasurer ..... Perth, Ont.

Unassessed premium note capital, $91,135.93.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand at head office	$ 100 23	
Cash in Merchants' Bank, Perth	4,264 00	
		$ 4,364 23
Amount unpaid of fixed payments of 1903		140 46
Amount unpaid of fixed payments prior years, (not extended)	$ 622 78	
Amount premium notes in force after deducting all payments thereon and assessments levied		91,135 93
Office furnitnre and safe (not extended)	$ 150 00	
Total assets		$ 96,640 62

LIABILITIES.— None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 7,081 56	
Cash received as fixed payments of 1903		$ 8,936 50
Cash received as fixed payments of prior years		600 72
Cash received for interest		153 51
Cash received costs recovered		3 83
Total receipts		$ 9,694 56

*One seat vacant.

Expenditure.

Expenses of Management

Cash paid for law costs	$ 17 76
" agents' commission	1,656 16
" statutory assessment	40 03
" rent and taxes	61 00
" fuel and light	14 95
" investigation of claims, including travelling expenses	152 85
" salaries, directors' and auditors' fees	348 00
" printing, stationery and advertising	280 15
" postage and telegrams	133 34
" other expenses	141 84
Total expenses of management	$ 2,846 08

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	9,483 14
Cash paid for rebate	82 67
Total expenditure	$ 12,411 89

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 3,684,320

Movement in Risks.

Mutual System.

	Number	Amount
Policies in force 31st December, 1902	3,367	$ 3,273,637 00
Policies taken during 1903	1,393	1,420,220 00
Gross number in force on mutual system 31st December, 1903	4,760	4,693,857 00
Less expired and cancelled in 1903	1,118	1,009,537 00
Net risks in force 31st December, 1903	3,642	$3,684,320 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three years risk.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 134,174 49
Amount of all premium notes, after deducting all payments thereon and assessments levied	91,135 93
Amount of premium notes received during the year 1903	42,138 07
Payments on the premium notes of 1903, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1903 to 31st December	3,670 17

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Wm. Smith, Columbus, Ont.
Peter Christie, Manchester, Ont.
John Lander, Taunton, Ont.
C. C. McAvoy, Atha, Ont.
D. E. Pugh, Pickering, Ont.
John Davy, Leskard, Ont.
Hon. John Dryden, M.P.P., Toronto, Ont.
Alex. McKenzie, Columbus, Ont.
Noah Burkholder, Dunbarton, Ont.
R. J. Mackie, Oshawa, Ont.
James Parr, Blackstock, Ont.
Royal Rogers, Kinsale, Ont.

Officers:

Wm. Smith, President ..... Columbus, Ont.
Hon. John Dryden, M.P.P., Vice-President ... Toronto, Ont.
Wm. Purvis, Secretary ..... Columbus, Ont.
Samson Roberts, Treasurer ..... Columbus, Ont.

Unassessed premium note capital, $84,477.19.

Statement for the Year Ending 31st December, 1903.

Assets.

Actual cash on hand at head office	$ 142 79	
Actual cash in Western Bank, Oshawa	5,447 53	
		5,590 32
Amount unpaid of fixed payments, 1903		331 45
Amount of prior years (not extended)	$ 8 10	
Amount unpaid of assessments of 1903		121 37
Amount of prior years, (not extended)	$ 11 80	
Amount of premium notes in force after deducting all payments thereon and assessments levied	84,477 19	
Less residue of premium notes given for re-insurance	1,349 37	
		83,127 82
Total assets		$ 89,170 96

Liabilities.—None.

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$ 5,781 56	
Cash received fixed payments of 1903		$ 5,272 79
" prior years		222 07
" assessments of 1903		2,275 56
" " prior years		37 45
" for interest during 1903		165 58
" carpenters' risks, transfer fees and re-insurance		14 10
Total receipts		$ 7,987 35

Expenditure.

Expenses of Management

Cash paid for law costs	$ 3 68
Cash paid for travelling expenses	6 00
" agents' commission	1,348 50
" salaries, directors' and anditors' fees	656 70
" statutory ass sment and license fee	35 43
" printing, stationery and advertising	128 00
" postage, telegrams and express	88 58
" investigation of claims	4 00
" rent, taxes	12 00
" other expenses	13 00
Total expenses of management	$ 2,295 89

Miscellaneous Payments

Cash paid for losses which occurred during 1903	5,617 34
Cash paid for rebate	163 71
Cash paid for re-insurance	101 65
Total expenditure	$ 8,178 59

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	One year or less.	Two years.	Three years.	Total.
Mutual	$ 8,850	$ 3,750	$ 3,168,720	$ 3,181,320
Less amount re-iusured			45,500	45,500
Net risks carried at 31st December, 1903.	$ 8,850	$ 3,750	$ 3,123,220	$ 3,135,820

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	2,287	$ 2,843,740
Policies new and renewed during 1903	919	1,123,355
Gross number during 1903	3,206	$ 3,967,095
Less expired and cancelled in 1903	701	785,775
Net risks in force on mutual system 31st December, 1903	2,505	$ 3,181,320

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	One year risks.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 287 65	$117 40	$103,088 42	$103,493 47
Amount of all premium notes after deducting all payments thereon and assessments levied	257 55	99 78	84,119 86	84,477 19
Amount of premium notes received during the year 1903	320 15	47 90	36,154 04	36,522 09
Payments on the premium notes of 1903, including all sums credited on said premium notes, viz.:				
(a) Cash paid up to 31st Dec., 1903	33 35	7 20	5,232 24	5,272 79
(b) Notes for Fixed Payments or Assessments unpaid at 31st Dec., 1903			331 45	331 45
Amount of premium notes given for re-insurance			1,685 15	1,685 15
Less payments made thereon			335 78	335 78
Residue of said premium notes for which the Company is still liable			1,349 37	1,349 37

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

G. Nelson Rose, Waupoos, Ont.
Cyrus Gyles, Ameliasburg, Ont.
W. R. Rankin, Demorestville, Ont.
John Laird, Picton, Ont.
Sidney Stanton, Picton, Ont.
P. C. Garratt, Wellington, Ont.
Thos. Wellbanks, Picton.
Abram Arkett, Picton, Ont.
Robert Cunningham, Picton, Ont.

Officers:

G. Nelson Rose, President ..... Waupoos, Ont.
Sidney Stanton, Vice-President ..... Picton, Ont.
C. H. Widdifield, Secretary-Treasurer ..... Picton, Ont.

Unassessed premium note capital, $28,160.36.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand, Head Office	$ 10 21	
Cash in Bank of Montreal, Picton	2,186 43	
Cash in Metropolitan Bank, Picton	1,249 70	
		$ 3,446 34
Amount unpaid of fixed payments of 1903		57 96
Amount of premium notes in force, after deducting all payments thereon and assessments levied		28,160 36
Amount of accrued interest		10 50
Amount of office furniture and safe (not extended)	$ 25 00	
Total assets		$ 31,675 16

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902 (not extended)	$ 3,135 24	
Cash received for fixed payments of 1903		$ 2,760 44
Cash received for fixed payments due in prior years		64 87
Cash received for interest		97 67
Cash received for transfers		2 00
Total receipts		$ 2,924 98

Expenditure.

Expenses of Management

Amount paid for commission to agents	$ 141 00
" investigation of claims	8 00
" salaries, directors' and auditors' fees	421 00
" statutory assessment and license	16 14
" printing, stationery and advertising	79 85
" postage, telegrams, etc...	21 70
Total expenses of management	$ 687 69

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	1,909 55
Cash paid for rebate	16 64
Total expenditure	$ 2,613 88

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 1,121,055

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	817	$ 1,040,725
Policies new and renewed during 1903	282	349,560
Gross number during 1903	1,099	$ 1,390,285
Less expired and cancelled in 1903	223	269,230
Net risks in force on mutual system 31st December, 1903	876	$ 1,121,055

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 33,719 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	28,160 36
Amount of premium notes received during the year 1903	10,504 00
Payments on the premium notes of 1903, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1903	882 60

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

H. A. Baker, Moscow, Ont.
J. F. Aylesworth, Odessa, Ont.
R. W. Longmore, Camden East, Ont.
U. C. Sills, Napanee, Ont.
A. C. Parks, Hay Bay, Ont.
J. B. Aylesworth, Newburgh, Ont.

Officers:

H. A. Baker, President ..... Moscow, Ont.
I. F. Aylesworth, Vice-President ..... Odessa, Ont.
M. C. Bogart, Secretary ..... Napanee, Ont.
Frank C. Bogart, Treasurer ..... Napanee, Ont.

Unassessed premium note capital, $39,932.11.

Statement for the Year Ending 31st December, 1903.

Assets.

Cash at head office		$ 278 64
Amount unpaid of fixed payments of 1903		176 32
Amount unpaid of fixed payments of prior years (not extended)	$ 17 25	
Amount unpaid of agents' balances		238 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied		39,932 11
Total assets		$ 40,625 82

Liabilities.

Amount of borrowed money	$ 600 00
" interest accrued	26 75
" retained balance premium notes	18 15
Total liabilities	$ 644 90

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$ 125 25	
Cash received as fixed payments of 1903		$ 4,109 71
" " prior years		319 35
" for assessments levied in years prior to 1903		8 10
" interest		3 73
" borrowed money		844 00
Total receipts		$ 5,284 89

Expenditure.

Expenses of Management :

Amount paid for commission to agents	$ 747 48
" " statutory assessment and license fee	17 83
" " printing, advertising and stationery	150 60
" " salaries, directors' and auditors' fees	560 20
" " postage, telegrams, express	31 90
" " investigation and adjustment of claims	23 30
" " interest	80 11
" " other expenses	8 60
Total expenses of management	$ 1,620 02

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	1,246 50
" re-insurance	53 33
" rebate	67 65
" repayment of loans	2,144 00
Total expenditure	$ 5,131 50

Currency of Risks.

Amount of Policies in force 31st December, 1903.

	Three years.
Mutual	$ 1,368,688 00
Less re-insured	8,912 50
Net amount of risk at 31st December, 1903	$ 1,359,775,50

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	990	$ 1,199,270 00
Policies new and renewed during 1903	420	542,673 00
Gross number during 1903	1,410	$ 1,741,943 00
Less expired or cancelled in 1903	327	373,255 00
Net risks in force on mutual system 31st December, 1903	1,083	$ 1,368,688 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 48,591 94
Amount of all premium notes, after deducting all payments thereon and assessments levied	39,932 11
Amount of premium notes received during the year 1903	19,244 70
Payments on the premium notes of 1903, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1903	1,541 88
Charged to agents	238 75

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

A. A. McKinnon, Alexanderia, Ont.
R. R. Sangster, Lancaster, Ont.
Wm. Rankin, Dalkeith, Ont.
D. J. McLennan, Lancaster, Ont.
James Clark, Dominionville, Ont.
R. J. Pattingale, Lancaster, Ont.

Officers:

A. A. McKinnon, President ..... Alexandria, Ont.
R. R. Sangster, Vice-President ..... Lancaster, Ont.
V. G. Chisholm, Secretary-Treasurer ..... Lochiel, Ont.

Unassessed premium note capital, $66.840.92.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand, head office		$ 54 85
Cash in Union Bank, Alexandria	0,490 08	
Cash in Bank of Ottawa, Alexandria	6,644 83	
		$ 13,189 76
Amount of premium notes in force, after deducting all payments thereon and assessments levied		66,840 92
Total assets		$ 80,030 68

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 13,295 98	
Cash received for fixed payments of 1903		$ 7,002 90
Cash received for interest		392 77
Total receipts		$ 7,385 67

EXPENDITURE.

Expenses of Management:

Amount paid for investigation of claims	$ 89 20
" travelling expenses	6 00
" commission	1,050 42
" statutory assessment and license	31 58
" printing, stationery and advertising	147 75
" salaries, directors' and auditors' fees	522 50
" postage, telegrams and express	61 40
" premium Guarantee Insurance	12 50
" law costs	3 50
Total expenses of management	$ 1,924 85

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	5,468 35
Cash paid for rebate	98 69
Total expenditure	$ 7,491 89

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 2,951,705 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	2,372	$ 2,483,455
Policies taken during 1903, new and renewed	1,016	1,167,150
Amount covered by policies in force at any time during 1903	3,388	$ 3,650,605
Deduct amount expired and cancelled in 1903	650	698,900
Net risks in force 31st December, 1903	2,738	$ 2,951,705

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 88,551 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	66,840 92
Amount of premium notes received during the year 1903	35,014 50
Payments on premium notes of 1903 including all sums credited on said premium notes:	
Cash paid up to 31st Dec., 1903	7,002 90

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 23rd July, 1894.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

A. W. Hitchins, Emerald, Ont.
Wm. H. Preston, Stella, Ont.
D. T. Finley, Stella, Ont.
T. J. Polley, Stella, Ont.
Wm. Allen, Stella, Ont.
*Samuel Girvin, Stella, Ont.
Henry Filson, Stella, Ont.
R. A. Fowler, Emerald, Ont.
W. A. Hitchins, Emerald, Ont.

Officers:

A. W. Hitchins, President ..... Emerald, Ont.
Wm. Allen, Vice-President ..... Stella, Ont.
T. J. Polley, Secretary-Treasurer ..... Stella, Ont.

Unassessed premium note capital, $4,141.60.

Statement for the Year Ending 31st December, 1903.

Assets.

Cash on hand at head office	$ 44 59	
Cash in Bank of Montreal, Kingston	2,251 91	
		$ 2,296 50
Amount of premium notes in force after deducting all payments thereon and assessments levied		4,141 60
Notes or due bills less than one year overdue		15 00
Notes or due bills one year or more overdue (not extended)	$ 11 25	
Office furniture (not extended)	40 00	
Total assets		$ 6,453 10

Liabilities. None.

Receipts.

Cash Balance 31st December, 1902, (not extended)	$ 1,709 24	
Cash received as fixed payments of 1903		$ 751 98
Cash received for interest		53 64
Total receipts		$ 805 62

*Deceased.

Expenditure.

Expenses of Management :

Cash paid for commission to agents	$ 141 77
" law costs	25
" fuel and light	5 00
" statutory assessment and license fee	6 94
" travelling expenses	1 00
" salaries, directors' fees, etc.	52 00
" printing, stationery, etc.	13 40
Total expenses of management	$ 218 56

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	None.
Total expenditure	$ 218 36

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years
Mutual	$ 184,145 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	150	$ 181,975 00
Policies new and renewed during 1903	75	100,405 00
Gross number during 1903	225	$ 282,380 00
Less expired or cancelled in 1903	76	98,235 00
Net risks in force on mutual system 31st December, 1903	149	$ 184,145 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 5,512 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	4,141 60
Amount of premium notes received during the year 1903	2,982 65
Payments on the premium notes of 1903, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1903	730 60
(b) Notes for fixed payments or assessments unpaid 31st December, 1903	15 00

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Albert E. Hoskin, Cobourg, Ont.
George K. Sackville, Bewdley, Ont.
John C. Rosevear, Cold Springs.
John Bowman, Cold Springs, Ont.
J. T. Mulholland, Baltimore, P. O.
J. L. Grosjean, Brookside, Ont.

Officers:

Albert E. Hoskin, President ..... Cobourg, Ont.
Geo. K. Sackville, Vice-President ..... Bewdley, Ont.
John C. Rosevear, Manager-Treasurer ..... Cold Springs, Ont.
David Eagleson, Secretary ..... Cold Springs, Ont.

Unassessed premium note capital, $61,214.10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand, Head Office	$ 23 74	
Cash in Dominion Bank, Cobourg	1,425 53	
		$ 1,449 27
Cash in agent's hands		18 31
Amount of fixed payments of 1903, unpaid		7 08
Amount of premium notes after deducting all payments made and assessments levied.		61,214 10
Office furniture, (not extended)	$ 200 00	
Total assets		$ 62,688 76

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 848 26	
Cash received as fixed payments of 1903		$ 2,485 12
Cash received as fixed payments of prior years		10 15
Cash received as interest		25 60
Total receipts		$ 2,520 87

EXPENDITURE.

Expenses of Management:

Cash paid for law costs	$ 6 00
" statutory assessment and license fee	17 89
" investigation of claims	10 00
" salaries, directors' and auditors' fees	288 25
" printing, stationery and advertising	74 45
" postage, telegrams and express	19 47
" travelling expenses	
Total expenses of management	$ 416 06

Miscellaneous Payments :

Cash paid for losses which occurred prior to 1903	$ 3 00	
Cash paid for losses which occurred during 1903	1,380 00	
		$ 1,383 00
Cash paid for rebate		120 80
Total expenditure		$ 1,919 86

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 1,519,608 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	936	$ 1,204,280 00
Policies new and renewed during 1903	438	560,305 00
Gross number and amount during 1903	1,374	$ 1,764,585 00
Less cancelled and expired in 1903	194	244,977 00
Net risks in force 31st December, 1903	1,180	$ 1,519,608 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 68,017 09
Amount of all premium notes after deducting all payments thereon and assessments levied	61,214 10
Amount of premium notes received during the year 1903	25,092 75
Payments on Premium Notes of 1903, including all sums credited on said premium notes, viz.:	
(a) Cash paid to 31st December, 1903	2,510 51

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Henry Buller, Selton, Ont.
James Leatherdale, Harwich, Ont.
Geo. Stevens, Morpeth, Ont.
David Wilson, Morpeth, Ont.
James Serson, Morpeth, Ont.
W. C. Sifton, Palmyra, Ont.
Joel Wootton, Highgate, Ont.
Colon K. Campbell, Northwood, Ont.
Daniel McKay, Selton, Ont.
Robt. L. Smyth, Fargo, Ont.
R. J. Johnston, Harwich, Ont.
Angus Gillanders, Highgate, Ont.
T. Tyhurst, Pinehurst, Ont.
N. P. Weekes, Thamesville, Ont.
W. J. Huffman, Blenheim, Ont.

Officers:

Henry Buller, President ..... Selton, Ont.
W. C. Sifton, Vice-President ..... Palmyra, Ont.
E. D. Mitton, Secretary-Treasurer ..... Ridgetown, Ont.

Unassessed premium note capital, $66,001.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Township of Howard debentures	$ 341 75
Cash in Traders' Bank, Ridgetown	7,647 98
Amount of fixed payments for 1903 still unpaid	244 30
Amount of fixed payments of prior years, (not extended)	$ 5 00
Amount of premium notes in force after deducting all payments thereon and assessments levied	66,001 25
Total assets	$ 74,235 28

LIABILITIES

Amount of adjusted loss	$ 35 25
Amount of supposed loss	124 50
Total liabilities	$ 159 75

RECEIPTS.

Cash Balance 31st December, 1902, (not extended)	$ 9,180 23	
Cash received for fixed payments of 1903		$ 4,806 55
" " prior years		160 62
" extra risks, (not extended)	$ 529 33	
" interest		232 10
" investments		14 50
Total receipts		$ 5,213 77

Expenditure.

Expenses of Management :

Cash paid for fuel and light	$ 6 00
" salaries and directors' fees	594 40
" statutory assessment and license fee	30 44
" printing, stationery and advertising	70 50
" postage, telegrams and express	66 55
" Mutual Fire Underwriters Asso. dues	3 00
" travelling expenses	13 25
Total expenses of management	$ 784 14

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	6,051 04
Cash paid for rebates	98 42
Total expenditure	$ 6,933 60

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years
Mutual	$ 2,518,540

Movement in Risks.

Mutual System.

	Number.	Amount
Policies in force 31st December, 1902	1,677	$ 2,377,620
Policies new and renewed during 1903	636	942,695
Gross number during 1903	2,313	$ 3,320,315
Less expired and cancelled in 1903	571	801,775
Net risks in force 31st December, 1903	1,742	$ 2,518,540

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of premium notes held by the Company, and legally liable to assessment	$ 75,556,20
Amount of all premium notes, after deducting all payments thereon and assessments levied	66,001 25
Amount of premium notes received during the year 1903	28,280 85
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid to 31st December, 1903	1,775 84
Notes for fixed payments	119 35

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

John McCallum, Glencoe, Ont.
John Mawhinney, Glencoe, Ont.
John C. Fletcher, Melbourne, Ont.
John P. Corneil, Appin, Ont.
Malcolm Galbraith, Adolphe, Ont.
Wm. H. Watterworth, Woodgreen, Ont.

Officers:

John McCallum, President ..... Glencoe, Ont.
John P. Corneil, Vice-President ..... Appin, Ont.
A. P. McDougall, Secretary-Treasurer ..... Melbourne, Ont.

Unassessed premium note capital, $34,626.83.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Amount of debentures		$ 2,652 25
" Cash on hand 31st December, 1903	$ 293 24	
" " in Traders' Bank, Glencoe	21 08	
		314 32
" unpaid of fixed payments of 1903		174 99
" prior fixed payments still unpaid (not extended)	$ 43 85	
" premium notes in force, after deducting all payments thereon levied		34,626 83
" accrued interest		31 25
Total assets		$ 37,799 64

LIABILITIES.—None.

RECEIPTS.

Cash Balance 31st December, 1902, (not extended)	$ 4,068 10	
Cash received from fixed payments of 1903		$ 2,505 76
" " " prior years		115 60
" transfer fee		3 00
" interest		80 79
" from investments (not extended)	$ 71 75	...
Total receipts		$ 2,705 15

EXPENDITURE.

Expenses of Management:

Amount paid for salaries, directors' and auditors' fees		$ 199 25
" investigation of claims		25 00
" printing, stationery, etc.		28 15
" postage, etc.		20 58
" statutory assessment and license		18 10
" rent and taxes		2 20
" travelling expenses		5 00
" other expenses		10 00
Total expenses of management		$ 308 28

Miscellaneous Payments :

Amount paid for losses which occurred prior to 1903	$ 3 00	
Amount paid for losses which occurred in 1903	3,679 82	
		$ 3,682 82
Amount paid for rebate		39 58
Amount paid for investments (not extended)	$ 2,500	
Total expenditure		$ 4,030 68

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 1,323,380

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	881	$ 1,224,520
Policies taken during 1903	340	518,625
Number during 1903	1,221	$ 1,743,145
Deduct expired and cancelled in 1903	295	419,765
Net risks in force 31st December, 1903	926	$ 1,323,380

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 39,701 40
Amount of premium notes, after deducting all payments thereon and assessments levied	34,626 83
Amount of premium notes received during 1903	15,558 75
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	2,505 76
Notes for fixed payments unpaid 31st December, 1903	174 99

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

D. H. Brown, Port Alma, Ont.
Byron Robinson, Wheatley, Ont.
John C. Russell, Merlin, Ont.
Christopher Coulter, Wheatley, Ont.
D. Fletcher, Fletcher, Ont.
Thomas Liddle, Wheatley, Ont.
Thomas C. Renwick, Romney, Ont.
John Vester, Blenheim, Ont.
John Greaves, Essex, Ont.
Nelson H. Shepley, Dealton, Ont.
Edmund J. Wigle, Kingsville, Ont.
Samuel Burk, Blenheim, Ont.

Officers:

David H. Brown, President ..... Port Alma, Ont.
Thomas Liddle, Vice-President ..... Wheatley, Ont.
Thomas C. Renwick, Secretary-Treasurer ..... Romney, Ont.

Unassessed premium note capital, $20,917.58.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash in Merchants Bank, Wheatley		$ 2,461 81
Amount of premium notes in force, after deducting all payments thereon and assessments levied		20,917 58
Amount of fixed payments of 1903 unpaid		94 39
Amount of office furniture and safe (not extended	$ 140	
Total assets		$ 23,473 78

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 1,791 16	
Cash received as fixed payments of 1903		$ 1,865 24
Cash received as fixed payments of prior years		63 10
Cash received for interest		51 26
Total receipts		$ 1,979 60

EXPENDITURE.

Expenses of Management:

Cash paid for commission	$ 112 00
" rent and taxes	16 00
" travelling expenses	34 35
" salaries, directors' and auditors' fees	235 00
" investigation of claims	22 92
" postage, etc.	21 44
" statutory assessment and license fee	12 61
" printing, stationery, and advertising	30 50
" other expenses	7 00
Total expenses of management	$ 491 82

Miscellaneous Payments :

Cash paid for losses during 1903	756 12
Cash paid for rebate	61 01
Total expenditure	$ 1,308 95

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	One year or less.	Two year risks.	Three year risks.	Total.
Mutual	$109 45	$ 8,415	$ 722,288	$ 741,648

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	597	$ 708,701
Policies new and renewed during 1903	226	297,498
Gross number during 1903	821	$ 1,006,199
Less expired and cancelled in 1903	230	264,551
Net risks in force on mutual system 31st December 1903	591	$ 741,648

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	One year. or less.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 104 04	$184 02	$25,620 39	$25,908 45
Amount of all premium notes, after deducting all payments thereon and assessments levied	83 50	147 21	20,686 87	20,917 58
Amount of premium notes received during the year.				10,216 45
Payments on premium notes of 1903, including all sums credited on said premium notes:				
Cash paid up to 31st Dec., 1903	20 54	6 74	1,837 96	1,865 24
Notes for fixed payments unpaid 31st Dec., 1903			94 39	94 39

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY,

HEAD OFFICE, WALLACETOWN.

Commenced business, September, 1880.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

J. T. Rogers, Iona, Ont.
John R. Gow, Wallacetown, Ont.
Jno. Fletcher, Cowal, Ont.
D. Carmichael, West Lorne, Ont.
Arch'd McColl, Aldboro, Ont.
Jno. McPherson, Campbellton, Ont.

Officers:

D. Carmichael, President, ... West Lorne, Ont.
John McPherson, Vice-President ..... Campbellton, Ont.
W. A. Galbraith, Secretary-Treasurer ..... Iona Station, Ont.

Unassessed premium note capital, $36,934.53.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand at head office	$ 93 21	
Cash in Traders' Bank, Dutton	1,295 13	
		$ 1,388 34
Amount of fixed payments of 1903		348 80
Amount of assessments of prior years unpaid, (not extended)	$ 116 65	
Amount of premium notes in force after deducting all payments thereon and assessments levied		36,934 53
Office safe (not extended)	$ 170	
Total assets		$ 38,671 67

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 61 92	
Amount of cash received for fixed payments of 1903		$ 3,049 25
" for assessments levied in prior years		343 88
" borrowed		147 65
" interest		4 15
Total receipts		$ 3,544 93

EXPENDITURE.

Expenses of Management:

Amount paid for travelling expenses	$ 9 00
" commission	7 70
" postage, etc.	40 60
" statutory assessment and license	21 13
" printing, stationery and advertising	45 50
" salaries, directors' and auditors' fees	215 00
" rent and taxes	7 25
Total expenses of management	$ 346 18

Miscellaneous Payments :

Cash paid for losses which occurred prior to 1903	$ 150 00	
Cash paid for losses which occurred during 1903	886 28	
		1,036 28
Cash paid for rebate		36 05
Cash paid in repayment of loans		800 00
Total expenditure		$ 2,218 51

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 1,521,300

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,148	$ 1,507,675
Policies new and renewed during 1903	352	471,575
Gross number during 1903	1,500	$ 1,979,250
Deduct expired and cancelled in 1903	371	457,950
Net risks in force 31st December, 1903	1,129	$ 1,521,300

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 45,639 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	36,934 53
Amount of premium notes received during the year 1903	14,147 25
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	864 00
Notes for fixed payments or assessments unpaid	78 90

THE YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

S. Buck, St. Thomas, Ont.
W. G. Sanders, St. Thomas, Ont.
Seth W. Zavitz, Sparta, Ont.
M. H. Penhale, St. Thomas, Ont.
G. Westlake, Yarmouth Centre.
W. L. Vansycle, Union, Ont.

Officers:

S. Buck, President ..... St. Thomas, Ont.
Geo. Westlake, Vice-Presidnt ..... Yarmouth Centre. Ont.
W. H. Elliott, Secretary-Treasurer ..... New Sarum, Ont.

Unassessed premium note capital, $33,905.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Actual cash on hand at head office	$ 10 88	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas	561 44	
		$ 572 32
Amount of premium notes in force, after deducting all payments thereon and assessments levied		33,905 35
Total assets		$ 34,477 67

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 823 01	
Cash received as fixed payments of 1903		$ 972 56
Cash received for assessments of years prior to 1903		7 04
Cash received for interest		23 94
Cash received as transfer fees and engine licenses		34 00
Total receipts		$ 1,037 54

EXPENDITURE

Expenses of Management:

Amount paid for statutory assessment and license		$ 17 89
" printing and stationery		32 75
" salaries, directors' and auditors' fees		329 50
" fuel and rent		6 00
" investigation of claims		15 00
" postage		7 90
" other expenses		60
Total expenses of management		$ 409 64

Miscellaneous Payments:

Cash paid for losses which occurred during 1903	860 74
Cash paid for rebate	17 85
Total expenditure	$ 1,288 23

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	One year and over but under two years.	Two years and over but under three years.	Three years.	Total.
Mutual	$4,600	$25,700	$1,242,941	$1,273,241

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	794	$ 1,204,774
Policies new and renewed during 1903	272	394,135
Gross number and amount during 1903	1,066	$ 1,598,909
Less expired and cancelled in 1903	227	325,668
Net risks in force 31st December, 1903	839	$ 1,273,241

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	One year and over but under two year risks.	Two year and over but under three year risks.	Three Years	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	68 76	655 26	37,179 61	$37,903 63
Amount of all premium notes after deducting all payments thereon and assessments levied	63 01	596 71	33,246 63	33,905 35
Amount of premium notes received during the year 1903	45 13	271 00	11,389 05	11,705 18
Cash paid up to 31st December, 1903	3 78	22 60	946 18	972 56

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Wm. Consit, Hills Green, Ont.
Peter Douglas, Blake, Ont.
Wm. Lamont, Blake, Ont.
John Sherritt, M.P., Harpley, Ont.
J. C. Kalbfleish, Zurich, Ont.
Chris. Slade, Dashwood, Ont.
Wm. B. Battler, Zurich, Ont.
Benjamin Sarerus, Zurich, Ont.
Jacob Kellermann, Dashwood.

Officers:

Jno. C. Kalbfleish, President ..... Zurich, Ont.
Benj. Sarerus, Vice-President ..... Zurich, Ont.
Henry Eilber, M.P.P., Manager ..... Crediton, Ont.

Unassessed premium note capital, $126,807.67.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on deposit in Sovereign Bank, Crediton	$ 2,347 84
Amount unpaid of assessments levied in 1903	28 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied	126 807 67
Total assets	$129,183 61

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 1,504 60	
Cash received as fixed payments of 1903		$ 574 17
Cash received for assessments levied in 1903		6,772 29
Cash received for interest		24 60
Total receipts		$ 7,371 06

EXPENDITURE.

Expenses of Management:	
Amount paid for commission to agents	$ 181 50
" statutory assessment and license fee	40 06
" printing, stationery and advertising	162 00
" salaries, directors' and auditors' fees	371 65
" travelling expenses	6 60
" postage, telegrams and express	78 07
" investigation and adjustment of claims	36 30
" other expenses	4 85
Total expenses of management	$ 881 03
Miscellaneous Payments:	
Cash paid for losses which occurred during 1903	5,638 90
Cash paid for rebate	7 89
Total expenditure	$ 6,527 82

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$3,388,100

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,809	$ 3,276,470
Policies taken during 1903	597	1,096,725
Gross number during 1903	2,406	$ 4,373,195
Deduct cancelled in 1903	591	985,095
Net risks in force 31st December, 1903	1,815	$ 3,388,100

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 139,111 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	126,807 67
Amount of premium notes received during the year 1903	45,074 00
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	574 17

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Donald Turner, Southwold Station, Ont. — A. J. Silcox, Frome, Ont.
Angus McLarty, St. Thomas, On — Edgar Silcox, Shedden, Ont.
John G. Chapman, St. Thomas. — Mungo McNabb, Cowal, Ont.

Officers:

Donald Turner, President ..... Southwold Station, Ont.
A. J. Silcox, Vice-President ..... Frome, Ont.
Matthew Silcox, Secretary-Treasurer ..... Sheddon, Ont.

Unassessed premium note capital, $49,365.77.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Amount of debentures		$ 3,000 00
Cash on hand at head office	14	
Cash on deposit to Company's credit at Imperial Bank, St. Thomas	1,184 66	
		1,184 80
Amount unpaid of assessments levied during 1903		327 41
Amount unpaid of assessments in prior years		33 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied		49,365 77
Total assets		$ 53,911 08

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 1,880 68	
Cash received at taking of application		$ 2 50
Cash received for assessments levied in 1903		2,386 08
Cash received for assessments levied prior to 1903		294 45
Cash received for interest		143 60
Total receipts		$ 2,826 63

EXPENDITURE.

Expenses of Management:

Amount paid for agents' commission	$ 55 50
" statutory assessment and license	18 94
" printing and stationery	22 00
" salaries, directors' and auditors' fees	301 50
" postage, etc	24 10
" rent	8 00
Total expenses of management	$ 430 04

Miscellaneous Payments :

Amount paid for losses which occurred prior to 1903	9 50	
Amount paid for losses which occurred during 1903	3,075 67	
		3,085 17
Amount paid for rebate		7 30
Total expenditure		$ 3,522 51

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$ 1,381,845 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	759	$ 1,303,220
Policies taken during 1903, new or renewed	223	399,950
Gross amount in force at any time in 1903	982	$ 1,703,170
Deduct expired and cancelled in 1903	204	321,325
Net risks in force at 31st December, 1903	778	$ 1,381,845

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 55,273 80
Amount of all premium notes after deducting all payments thereon and assessments levied	49,365 77
Amount of premium notes received during 1903	15,998 00
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	2,386 08
Notes for fixed payments or assessments unpaid 31st December, 1903	327 41

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Robert McCredie, Chippewa, Ont.
J. Zavitz, Brookfield, Ont.
C. Sherk, Gasline, Ont.
J. C. Sloat, Fenwick, Ont.
Wm. Vanalstine, Crowland, Ont.
E. O. Disher, Ridgeway, Ont.
J. Edsall, Ridgeway, Ont.
J. J. Damude, Fonthill, Ont.
P. J. Wilson, Marshville, Ont.

Officers:

Robert McCredie, President ..... Chippewa, Ont.
Wm. Vanalstine, Vice-President ..... Crowland, Ont.
A. H. Kilman, Secretary-Treasurer ..... Ridgeway, Ont.

Unassessed premium note capital, $52,573.86.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash in bank	$ 5,654 40
Amount unpaid of fixed payments of 1903	249 08
Amount of premium notes in force, after deducting all payments thereon and assessments levied	52,573 86
Total assets	$58,477 34

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 1,392 21	
Cash received as fixed payments of 1903		$ 4,975 29
Cash received as fixed payments of prior years		283 08
Cash received for interest		77 38
Cash received for workmen's risk		9 06
Total receipts		$ 5,344 81

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license	$ 26 52
" printing, stationery and advertising	109 38
" salaries, directors' and auditors' fees	590 25
" postage, telegrams and express	35 80
" travelling expenses	14 60
" investigation of claims	12 40
" other expenses	25 35
Total expenses of management	$ 814 00

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	209 45
Cash paid for rebates	59 17
Total expenditure	$ 1,082 62

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

Mutual	$ 2,013,029 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,550	$ 2,011,373
Policies new and renewed in 1903	554	726,472
Gross number during 1903	2,104	$ 2,737,845
Less expired and cancelled during 1903	563	724,816
Net risks in force on mutual system 31st December 1903	1,541	$ 2,013,029

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 61,799 34
Amount of all premium notes, after deducting all payments thereon and assessments levied	52,573 86
Amount of premium notes received during the year 1903	22,239 61
Payments on the premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	1,784 21

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Wm. D. Bell, Caistorville, Ont.
H. E. Harrison, Blackheath, Ont.
Thomas Howden, Conboyville, Ont.
Thomas Bell, Glanford Station, Ont.
Charles Walker, Cayuga, Ont.
Robert Johnston, Empire, Ont.

Officers:

Thomas Bell, President.....Glanford Station, Ont.
W. D. Bell, Vice-President .....Caistorville, Ont.
Isaac Hanson, Secretary-Treasurer .....Blackheath, Ont.

Unassessed premium note capital, $34,365.58.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand, head office	$ 95 89	
Cash in Bank of Commerce, Cayuga	1,350 78	
		$ 1,446 67
Amount unpaid of assessments which were levied in 1903		126 94
Amount of premium notes in force, after deducting all payments thereon and assessments levied		34,365 58
Total assets		$ 35,939 19

LIABILITIES.

Supposed loss	$ 25 00
Total	$ 25 00

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 312 72
Cash received for assessments levied during 1903	$ 3,506 50
Cash received for transfer fees	2 50
Cash received for interest	35 44
Total receipts	$ 3,544 44

EXPENDITURE.

Expenses of Management:

Amount paid for law costs	$ 1 50
" interest	8 25
" statutory assessment and license	17 81
" printing, etc	62 00
" salaries, directors' and auditors' fees	316 90
" postage	27 67
" membership fee Mutual Underwriters Asso	2 50
Total expenses of management	$ 436 63

Miscellaneous Payments :

Amount paid for losses which occurred during 1903	1,973 86
Total expenditure	$ 2 410 49

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 1,241,050

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	787	$ 1,197,509
Policies taken during 1903, new and renewed	279	412,595
Gross number during 1903	1,066	$ 1,610,104
Deduct expired and cancelled in 1903	261	369,054
Net risks in force at 31st December, 1903	805	$ 1,241,050

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 37,703 90
Amount of all premium notes after deducting all payments thereon and assessments levied	34,365 58
Amount of premium notes received during the year 1903	12,606 55
Payments on premium notes of 1903, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1903	368 92

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TOWN HALL, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

James Downey, Willowgrove, Ont.
P. Kinnear, De Cewsville, Ont.
James Fearman, York, Ont.
R. E. King, De Cewsville, Ont.
John Bell, Mount Healy, Ont.
W. S. Dunnet, Clanbrassil, Ont.

Officers:

Jas. Downey, President ..... Willowgrove, Ont.
W. S. Dunnet, Vice-President ..... Clenbrassil, Ont.
David Kett, Secretary-Treasurer ..... Willowgrove, Ont.

Unassessed premium note capital, $16,051.29.

Statement for the Year Ending 31st December, 1903.

Assets.

Cash on hand at head office	$ 118 16
Amount of assessments of 1903, still unpaid	52 98
Amount of assessments prior to 1903, still unpaid	2 51
Amount of premium notes in force after deducting all payments thereon and assessments levied	16,051 29
Total assets	$16,224 94

Liabilities.—None.

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$ 102 77	
Cash received at taking of applications		$ 96 75
Cash received for assessments levied during 1903		1,713 42
Total receipts		$ 1,810 17

Expenditure.

Expenses of Management:

Amount paid for fuel and light	$ 2 00
" statutory assessment and license fee	11 31
" printing, stationery and advertising	40 00
" salaries, directors' and auditors' fees	125 00
" postage, telegrams and express	9 75
Total expenses of management	$ 188 06

Miscellaneous Payments:

Cash paid for losses which occurred during 1903	1,606 72
Total expenditure	$ 1,794 78

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 583,710

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	355	$ 590,135
Policies new and [illegible]wed during 1903	145	255,655
Gross number du[illegible]03	500	$ 845,790
Less expired and [illegible]ed in 1903	153	262,080
Net risks in force [illegible]utual system 31st December, 1903	347	$ 583,710

De[illegible]
ewe[illegible]

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 17,800 07
Amount of all premium notes, after deducting all payments thereon and assessments levied	16,051 29
Amount of premium notes received during the year 1903	7,824 31

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

J. Bradford, Port Maitland, Ont. A. Havill, Rainhan
John Gloyd, Selkirk, Ont. J. Honsberger, Sout ,uga, Ont.
Henry Schneider, South Cayuga, Ont A. Caughill, South ville uga, Ont.
William Edie, Dunnville, Ont. John Dixon, Dunnv ealy Ont.
Christopher Ebert, Fisherville, Ont. Jacob Schaffer, Kohler, Ont.
Daniel Culver, Rainham Centre, Ont. Uriah Rittenhouse, Fisherville, Ont.

Officers:

J. Bradford, President..... Port Maitland, Ont.
A. Havill, Vice-President ..... Rainham, Ont.
Edwin Hoover, Secretary-Treasurer ..... Selkirk, Ont.

Unassessed premium note capital, $42,246.95.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand	$ 414 79	
Cash in Bank of Commerce, Cayuga	3 56	
		$ 418 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied		42,246 95
Amount unpaid of fixed payments of 1903		65 22
Amount unpaid of assessments of 1903		248 14
Amount unpaid of assessments of prior years		72 50
Total assets		$ 43,051 16

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 461 46	
Cash received at taking of applications		$ 182 60
Cash received as fixed payments of 1903		358 72
Cash assessments levied in 1903		2,464 11
Cash assessments levied in prior years		109 00
Total receipts		$ 3,114 33

EXPENDITURE.

Expenses of Management:

Amount paid for fuel	$ 2 00
" statutory assessment and license	16 86
" printing, stationery and advertising	37 75
" salaries of directors' and auditors' fees	265 70
" postage, etc.	13 75
" travelling expenses	21 00
Total expenses of management	$ 357 06

Miscellaneous Payments :

Amount paid for losses which occurred in 1903	2,731 28
Amount paid for rebates	3 88
Amount retained by agents	65 22
Total expenditure	$ 3,157 44

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$ 1,146,267

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902		$ 1,146,267 50
Policies new and renewed during 1903	273	464,300 00
Gross number during 1903	1,024	$ 1,572,707 50
Less expired and cancelled in 1903	284	426,440 00
Net risks in force on mutual system 31st December, 1903	740	$ 1,146,267 50

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Four year risks.
Amount of face of all premium notes held by company and legally liable to assessment	$ 46,055 95
Amount of all premium notes after deducting all payments thereon and assessments levied	42,246 95
Amount of premium notes received during the year 1903	18,684 00
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	429 90
Notes for fixed payments or assessments unpaid at 31st Dec., 1903	81 90

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

John Murphy, Silver Hill, Ont.
William Dawson, Vittoria, Ont.
Oliver Robertson, Windham Centre, Ont.
James H. Smith, Simcoe, Ont.
Samuel A. Stage, S. Middleton, Ont.
Alfred Roberts, Simcoe, Ont.
R. R. Reid, Lynedoch, Ont.
James Hutchinson, Walsingham Centre, Ont.
James D. Clement, Vanessa, Ont.
William Kelly, Glenmeyer, Ont.
James Stuart, Tyrrell, Ont.
Wilson Porter, Port Dover, Ont.

Officers:

John Murphy, President ..... Silver Hill, Ont.
R. R. Reid, Vice-President ..... Lynedoch, Ont.
T. A. Moore, Secretary-Treasurer ..... Simcoe, Ont.

Unassessed premium note capital, $37,378.52.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash in Molsons Bank, Simcoe	$ 510 73	
Cash in treasurer's hands	64 79	
		$ 575 52
Amount of premium notes in force, after deducting all payments thereon and assesments levied		37,378 52
Amount unpaid of fixed payments in 1903		154 54
Amount of assessments levied in years prior to 1903		579 45
Amount unpaid of fixed payments in prior years (not extended)	$ 1,696 21	
Amount unpaid of short date notes, (not extended)	97 84	
Amount unpaid of office furniture	132 50	
Total assets		$ 38,688 03

LIABILITIES.

Amount of borrowed money	$ 2,000 00
Amount of interest accrued	22 22
Amount of salaries and directors' fees, etc	486 47
Total liabilities	$ 2,508 69

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 736 37	
Cash received as fixed payments of 1903		$ 3,033 24
Cash received as fixed payments of prior years		287 95
Cash received for assessments levied in prior years		59 02
Cash received borrowed money		2,000 00
Cash received transfer fees		19 50
Cash received fixed payments of 1904		19 67
Total receipts		$ 5,419 38

Expenditure.

Expenses of Management :

Amount paid for rent		$ 50 00
"	investigation of claims	13 90
"	agents' commission	726 21
"	printing, stationery, advertising and postage	60 25
"	statutory assessment and license	18 53
"	salaries and auditors' fees	577 90
"	interest	2 33
"	other expenses	46 90
Expenses of management		$ 1,476 02

Miscellaneous Payments :

Cash paid for losses which occurred prior to 1903	$ 33 00	
Cash paid for losses which occurred during 1903	3,978 47	
		4 011 47
Cash paid for rebate		72 74
Total expenditure		$ 5,580 23

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Four years.
Mutual	$ 1,223,501

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,190	$ 1,264,314
Policies new and renewed during 1903	290	365,821
Gross number during 1903	1,480	$ 1,630,135
Less expired and cancelled in 1903	388	406,634
Net risks in force on mutual system 31st December, 1903	1,092	$ 1,223,501

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Four year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$ 48,024 22
Amount of all premium notes, after deducting all payments made thereon and assessments levied	37,378 52
Amount of premium notes received during the year 1903	14,649 60
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	873 11

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Oscar McMichael, Waterford, Ont.
Jacob Goble, Villanova, Ont.
J. R. Wilson, Waterford, Ont.
Robert Lanning, Villanova, Ont.
W. P. Skerrow, Bloomsburg, Ont.
Oscar L. Haviland, Boston, Ont.
J. W. Wallace, Townsend Centre, Ont.
W. S. Mason, Rockford, Ont.
W. H. Overholt, Bealton, Ont.

Officers:

Oscar McMichael, President ..... Waterford, Ont.
W. P. Skerrow, Vice-President ..... Bloomsburg, Ont.
James Ross, Secretary-Treasurer ..... Waterford, Ont.

Unassessed premium note capital, $36,485.37.

Statement for the Year Ending 31st December, 1903.

Assets.

Actual cash on hand at head office	$ 12 73
Amount of premium notes in force, after deducting all payments thereon and assessments levied	36,485 37
Amount of fixed payments of 1903 still unpaid	7 28
Amount of assessments levied during 1903 unpaid	3 68
Total assets	$ 36,509 06

Liabilities.—None.

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$ 62 80	
Cash received at taking of application		$ 378 75
Cash received as fixed payments of 1903		2,220 03
Cash received as fixed payments of prior years		10 97
Cash received as assessments of 1903		2,923 80
Cash as extra premiums		3 06
Total		$ 5,536 61

Expenditure.

Expenses of Management:

Amount paid for interest	$ 116 04
" agents' commission	227 25
" statutory assessment	19 85
" investigation of claims	12 80
" printing, etc.	9 50
" salaries, directors' and auditors' fees	382 55
" postage and stationery	33 28
" other expenses	10 00
Expenses of management	811 27

Miscellaneous Payments:

Amount paid for losses which occurred during 1903	1,615 66
" rebate	78 42
" in repayment of loans	3,081 33
Total expenditure	$ 5,586 68

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Three years
Mutual	$ 1,387,475

Movement in Risks.

Mutual System.

	Number.	Amount
Policies in force 31st December, 1902	835	$ 1,387,880
Policies taken during 1903	303	534,270
Total number and amount in force at any time in 1903	1,138	$ 1,922,150
Deduct expired and cancelled in 1903	317	534,675
Net risks in force at 31st December, 1903	821	$ 1,387,475

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three years
Amount of face of all premium notes held by Company and legally liable to assessment	$ 43,108 48
Amount of all premium notes, after deducting all payments made thereon and assessments levied	36,485 37
Amount of premium notes received during the year 1903	16,540 87
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	828 01

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business, 27th July, 1867.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Robert Miller, Naticoke, Ont.
James Martin, Selkirk, Ont.
Fred. Harrison, Hagersville, Ont.
N. J. Howard, Springvale, Ont.
E. B. McDonald, Jarvis, Ont.
James B. Wilson, Jarvis, Ont.
Henry Falls, Erie, Ont.
Charles Marr, Jarvis, Ont.
R. J. Catherwood, Hagersville, Ont.

Officers:

Robert Miller, President ..... Naticoke, Ont.
James B. Wilson, Vice-President ..... Jarvis, Ont.
George Miller, Secretary-Treasurer ..... Jarvis, Ont.

Unassessed premium note capital, $48,126.44.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand at head office	$ 7 80	
Cash in Bank of Hamilton, Jarvis	3,974 68	
		$ 3,982 48
Cash in agents' hands		220 95
Cash unpaid of fixed payments of 1903		153 27
Cash unpaid of prior years (not extended)	$ 175 28	
Cash unpaid of assessments of prior years, (not extended)	59 08	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		48,126 44
Totl assets		$ 52,483 14

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 4,521 65	
Cash received at taking of applications		$ 184 00
Cash received as fixed payments of 1903		2,416 07
Cash received due in prior years		197 23
Cash received for interest		110 07
Total receipts		$ 2,907 37

EXPENDITURE.

Expenses of Management

Amount paid for rent, taxes	$ 2 50
" investigation and adjustment of claims	13 50
" statutory assessment and license	18 84
" printing and advertising	39 25
" salaries, directors' and auditors' fees	334 80
" postage, express and telegrams	19 00
" fuel and light	5 00
" travelling expenses	10 00
Total expenses of management	$ 442 89

Miscellaneous Payments:

Cash paid for losses which occurred during 1903	2,970 00
Cash paid for rebate	33 65
Total expenditure	$ 3,446 54

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Four years.
Mutual	$ 1,333,142

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	727	$ 1,293,582
Policies taken during 1903, new and renewed	201	352,195
Gross number during 1903	928	$ 1,645,777
Deduct expired and cancelled in 1903	178	312,635
Net risks in force 31st December, 1903	750	$ 1,333,142

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 54,215 37
Amount of all premium notes, after deducting all payments made thereon and assessments levied	48,126 44
Amount of premium notes received during the year 1903	14,315 09
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	565 10
Notes for fixed payments unpaid 31st December, 1903	150 67

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Edward Roberts, Bryanston, Ont. Samuel Wheaton, London, Ont.
Peter Elson, London, Ont. T. N. Talbot, Ballymote, Ont.
Thomas Knapton, Masonville, Ont. R. M. Hobbs, Birr, Ont.
Frederick Fitzgerald, Ballymote, Ont John Haskett, Ilderton, Ont.
W. C. Hodgins, Southgate, Ont.

Officers:

Edward Roberts, President ..... Bryanston, Ont.
Samuel Wheaton, Vice-President ..... London, Ont.
Edward Dann, Secretary ..... Bryanston, Ont.
Thomas H. Talbot, Treasurer ..... Arva, Ont.

Unassessed premium note capital, $45,628.14.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Actual cash on hand at head office	$ 3 50	
Cash in Canadian Savings and Loan Company, London	1,115 45	
Cash in Agricultural Savings and Loan Company, London	1,296 79	
		$ 2,415 74
Amount unpaid of fixed payments of 1903		66 12
Amount of premium notes in force after deducting all payments thereon and assessments levied		45,628 14
Total assets		$ 48,110 00

LIABILITIES.

Amount of directors' and agents' fees, unpaid	$ 45 70
Total liabilities	$ 45 70

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 2,333 37	
Cash received for fixed payments of 1903		$ 4,110 20
Cash received for fixed payments of prior years		130 20
Cash received for interest		92 02
Total		$ 4,332 42

Expenditure.

Expenses of Management :

Amount paid for law costs		$ 1 00
"	commission to agents	326 25
"	statutory assessment and license	23 35
"	printing	71 10
"	salaries, directors' and auditors' fees	379 00
"	postage	24 90
"	investigation of claims	14 00
Total expenses of management		$ 839 60

Miscellaneous Payments :

Cash paid for losses which occurred prior to 1903	$ 1,150 00	
Cash paid for losses which occurred during 1903	2,121 50	
		3,271 50
Cash paid for rebate		138 95
Total expenditure		$ 4,250 05

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Three years.
Mutual	$ 1,809,194

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,202	$ 1,714,617
Policies new and renewed during 1903	436	655,559
Gross number and amount during 1903	1,638	$ 2,370,176
Less expired and cancelled in 1903	408	560,982
Net risks in force 31st December, 1903	1,230	$ 1,809,194

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 54,534 62
Amount of all premium notes, after deducting all payments made thereon and assessments levied	45,628 14
Amount of premium notes received during the year 1903	19,772 84
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	4,110 20
Notes for fixed payments unpaid 31st December, 1903	66 12

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Albert Duncan, Petrolea, Ont.
James Armstrong, Alverston, Ont.
Peter McPhedran, Wanstead, Ont.
Thomas Steadman, Wyoming, Ont.
John W. Kingston, Watford, Ont.
Henry McBryan, Jura, Ont.

Officers:

Albert Duncan, President ..... Petrolea, Ont.
Thomas Steadman, Vice-President ..... Wyoming, Ont.
W. G. Willoughby, Secretary-Treasurer ..... Walnut, Ont.

Unassessed premium note capital, $98,290.05.

Statement for the Year Ending 31st December, 1903.

Assets.

Cash on hand, head office	$ 91 95	
Cash in Industrial Mortgage and Saving Co., Sarnia	773 51	
Cash in Merchants' Bank, Watford	2,867 58	
		$ 3,733 04
Amount of short date notes, or due bills, less than one year overdue		1,052 05
Amount of premium notes in force after deducting all payments thereon and assessments levied		98,290 05
Total assets		$ 103,075 14

Liabilities.—None.

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$ 4,593 90	
Cash received as fixed payments of 1903		$ 9,910 87
Cash received as fixed payments of prior years		1,210 30
Cash received for interest		113 20
Refunded commission and fees		2 50
Total receipts		$ 11,236 87

Expenditure.

Expenses of Management :

Amount paid for law costs	$ 3 00
" travelling expenses	12 95
" commission to agents	912 00
" statutory assessment	49 75
" printing, stationery and advertising	111 75
" salaries, directors' and auditors' fees	675 00
" postage and telegrams	85 85
" rent	5 00
" investigation and adjustment of claims	80 80
" memo, books and expenses	57 50
" books and express	12 45
" other expenses	11 65
Total expenses of management	$ 2,017 70

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	9,670 58
Cash paid for rebate	409 45
Total expenditure	$ 12,097 73

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Three years.
Mutual	$ 4,454,933 00
Less amount re-insured	2,575 00
Amount actually carried by Company at 31st December, 1903	$ 4,452,358 00

Movement in Risks.

Mutual System.

	Number.	Amount
Policies in force 31st December, 1902	3,483	$ 4,181,447 00
Policies new and renewed during 1903	1,216	1,480,091 00
Gross number and amount during 1903	4,699	$ 5,661,538 00
Less expired and cancelled in 1903	1,051	1,206,605 00
Net risks in force on mutual system 31st December, 1903	3,648	$ 4,454,933 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 133,369 46
Amount of all premium notes, after deducting all payments thereon and assessments levied	98,290 05
Amount of premium notes received during the year 1903	44,231 30
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	9,910 87
Notes for fixed payments unpaid 31st December,	1,052 05

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

S. Barr, Mossley, Ont.
G. Neeley, Dorchester Station, Ont.
J. C. Dance, Kingsmill, Ont.
John A. Charlton, Springfield, Ont.
P. H. Rickard, Harrietsville, Ont.
M. E. Lyon, Aylmer, Ont.

Officers:

M. E. Lyon, President ..... Alymer, Ont.
G. Neely, Vice-President ..... Dorchester Station, Ont
D. D. York, Secretary-Treasurer ..... Harrietsville, Ont.

Unassessed premium note capital, $74,022.93.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand at head office	$ 66 13	
Cash deposit, Bank of Toronto, London	4 676 26	
Cash deposit in Traders' Bank, Aylmer	13,748 88	
Cash deposit in Traders' Bank, Ingersoll	953 89	
		$ 19,445 16
Amount unpaid of fixed payments of 1903		438 37
Amount of premium notes in force after deducting all payments thereon and assessments levied		74,022 93
Total assets		$ 93,906 46

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 14,499 30	
Cash received as fixed payments of 1903		$ 5,615 48
Cash received as fixed payments of prior years		29 80
Cash received as interest		490 60
Total receipts		$ 6,135 88

EXPENDITURE.

Expenses of Management:

Amount paid for commission to agents	$ 39 00
" travelling expenses	25 70
" printing and stationery	96 00
" statutory assessment and license	33 23
" rent	2 00
" salaries and auditors' fees	425 80
" postage	50 00
" other expenses	6 50
Total expenses of management	$ 678 23

Miscellaneous Payments :

Cash paid for losses which occurred prior to 1903	$ 9 00	
Cash paid for losses which occurred during 1903	403 94	
		412 94
Cash paid for rebate		98 85
Total expenditure		$1,190 02

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Three years.
Mutual	$ 2,817,550

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,656	$ 2,637,935 00
Policies taken during 1903	714	1,133,315 00
Gross number during 1903	2,370	$3,771,250 00
Deduct expired and cancelled in 1903	642	953,700 00
Net risks in force 31st December, 1903	1,728	$ 2,817,550 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 84,526 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	74,022 93
Amount of premium notes received during the year 1903	33,999 45
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	2,236 86

THE WESTMINISTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1904.

Directors:

Wm. Marr, Odell, Ont.
John Thornicroft, Lambeth, Ont.
Wm. H. Beattie, Wilton Grove, Ont.
D. A. McPherson, Glanworth, Ont.
Jno. Crinklaw, White Oak, Ont.
John Kerr, Glanworth, Ont.

Officers:

W. H. Beattie, President ..... Wilton Grove, Ont.
Jno. Thornicroft, Vice-President ..... Lambeth, Ont.
R. S. Nichol, Treasurer ..... Hubrey, Ont.
Andrew Elliott, Secretary ..... Pond Mills, Ont.

Unassessed premium note capital, $42,417.48.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash value of debentures		$ 10,000 00
Cash on hand at head office	$ 16 73	
Cash on deposit to the Company's credit, not drawn against, in the Canadian Savings and Loan Company, London	2,534 06	
London Loan and Savings Company London	1,056 63	
Huron and Erie Savings Company, London	2,662 40	
		6,269 82
Amount of premium notes in force after deducting all payments thereon and assessments levied		42,417 48
Total assets		$58,687 30

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902 (not extended)	$ 14,400 35	
Cash received for fixed payments of 1903		$ 3,256 74
Cash received for interest		578 37
Cash received for engine licenses		18 00
Total receipts		$ 3,853 11

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license		$ 21 84
" salaries, directors' and auditors' fees		497 50
" all other expenses		120 15
Total expenses of management		$ 639 49

Miscellaneous Payments:

Cash paid for losses which occurred during 1903	1,310 99
Cash paid for rebate	33 33
Total expenditure	$ 1,983 81

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Three years.
Mutual	$ 1,621,570

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	993	$ 1,573,915
Policies new and renewed during 1903	368	619 575
Gross number and amount during 1903	1,361	2,193,490
Deduct expired or cancelled in 1903	357	571,920
Net risks in force on mutual system 31st December, 1903	1,004	$1,621,570

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes legally liable to assessment	$ 48,647 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	42,417 48
Amount of premium notes received during the year 1903	18,587 25
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	1,159 63

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

John Oliver, Dunerief, Ont.
S. P. Zavitz, Coldstream, Ont.
Alexander Gray, Coldstream, Ont.
Aaron Demery, Amiens, Ont.
Thomas Bogue, Strathroy, Ont.
E. R. Stonehouse, Lobo, Ont.
E. J. Ling, Ferguson, Ont.
Duncan Cameron, Dunerief, Ont.
Neil A. Graham, Ivan, Ont.
William McClung, Falkirk, Ont.
William Robinson, Komoka, Ont.
C. M. Simmons, Ivan, Ont.
H. W. Harris, Coldstream, Ont.
W. H. Caverhill, Vanneck, Ont.
J. C. McDonald, Spring Bank, Ont.

Officers:

Neil A. Graham, President ..... Ivan, Ont.
C. M. Simmons, Vice-President ..... Ivan, Ont.
J. Marsh, Secretary-Treasurer ..... Coldstream, Ont.

Unassessed premium note capital, $24,356.18.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash in Bank of Toronto, London	$ 3,008 71
Amount unpaid of fixed payments of 1903	35 23
Amount of premium notes in force, after deducting all payments thereon and assessments levied	24,356 18
Total assets	$ 27,400 12

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 2,401 39
Cash received as fixed payments of 1903	$ 1,619 74
Cash received as fixed payments of prior years	40 98
Cash received as interest	36 70
Total receipts	$ 1,697 42

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license fee	$ 13 43
" postage, etc.	43 17
" salaries and directors' fees	190 00
" agents' commission	122 00
" investigation and adjustment of claims	9 00
" other expenses	30
Total expenses of management	$ 377 90

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	689 50
Cash paid for rebate	22 70
Total expenditure	$ 1,090 10

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Three years.
Mutual	$ 817,024

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	530	$ 773,509
Policies new and renewed during 1903	242	365,875
Gross number during 1903	772	$1,139,384
Less expired and cancelled in 1903	227	322,360
Net risks in force on mutual system 31st December, 1903	545	$ 817,024

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 32,680 96
Amount of all premium notes, after deducting all payments thereon and assessments levied	24,356 18
Amount of premium notes received during the year 1903	14,635 00
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	740 38

VICTORIA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business, November, 1863.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

H. N. Kittson, Hamilton, Ont.
Wm. Lees, Jr., Hamilton, Ont.
H. S. Brennen, Hamilton, Ont.
F. F. Dalley, Hamilton, Ont.
H. G. Wright, Hamilton, Ont.
C. W. Tinling, Hamilton, Ont.

Officers:

H. N. Kittson, President ..... Hamilton, Ont.
Wm. Lees, Jr., Vice-President ..... Hamilton, Ont.
W. R. Stuart, Secretary-Treasurer ..... Hamilton, Ont.

Unassessed premium note capital, $33,365.18.

Statement for the Year Ending 31st December, 1903.

Assets.

Cash on hand	$ 1,001 19
Cash in agent's hands	48 94
Amount unpaid of fixed payments of 1903	1,596 04
Amount of short date notes or due bills less than one year overdue	670 48
Amount of premium notes in force, after deducting all payments thereon and assessments levied	33,365 18
Total assets	$ 36,681 83

Liabilities.

Amount of borrowed money	$ 11,860 00
Amount of additional payments	2,308 86
Amount of assessments paid in advance	145 81
Total liabilities	$ 14,314 67

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$ 46 36	
Cash received for membership fees		
" for fixed payments of 1903		$ 3,023 48
" bills receivable		616 20
" additional premiums		196 31
" additional payments		2,308 86
" deposit for future assessments		7 06
" borowed money		2,020 00
" other sources		45 10
Total receipts		$ 8,217 01

Expenditure.

Expenses of Management :

Amount paid for law costs		$ 111 35
"	interest	368 35
"	commission	154 08
"	investigation and adjustment of claims	63 25
"	printing stationery and advertising	79 78
"	rent and taxes	224 96
"	salaries, directors' and auditors' fees	1,363 00
"	postage, telegrams and express	134 50
"	statutory assessment and license fee	22 43
"	other expenses	150 22
Total expenses of management		$ 2,671 92

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	4,531 34
Cash paid for agent's balance	56 44
Cash paid for all other	2 50
Total expenditure	$ 7,262 18

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Three years.
Mutual	$ 1,095,307

Movement in Risks.

Mutual System.

	Number	Amount
Policies in force 31st December, 1902	1,752	$ 1,629,172
Policies new and renewed during 1903	184	194,965
Gross number during 1903	1,936	$ 1,824,137
Less expired and cancelled in 1903	719	728,830
Net risks in force on mutual system 31st December, 1903	1,217	$ 1 095,307

Classification of Risks :

General Fire Insurance.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 42,461 94
Amount of all premium notes, after deducting all payments thereon and assessments levied	33 365 18
Amount of premium notes received during the year 1903	7,287 74

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBOURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

William Dynes, Granger, Ont.
John Johnston, Laurel, Ont.
Thomas Jennings, Mansfield, Ont.
Duncan McVanel, Shelburne, Ont.
Thomas Sime, Grand Valley, Ont.
James Semple, Grand Valley, Ont.
Vickers Bates, Horning's Mills, Ont.
John A. Best, Whitfield, Ont.
James McCue, Melancthon, Ont.
George Little, Elba, Ont.
Robert McDonald, Grand Valley, Ont.
George Lyon, Jessopville, Ont.

Officers:

William Dynes, President ..... Granger, Ont.
Vickers Bates, Vice-President ..... Horning's Mills, Ont.
James Brown, Secretary-Treasurer ..... Melancthon, Ont.

Unassessed premium note capital, $68,254.97.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand at head office	$ 459 11	
Cash in Union Bank, Shelburne	7,092 69	
Cash in Traders' Bank, Grand Valley	1,708 54	
		$ 9,260 34
Cash in agents' hands		217 77
Amount of premium notes in force after deducting all payments thereon and assessments levied		68,254 97
Total assets		$ 77,733 08

LIABILITIES.

Amount of adjusted loss	$ 652 45
Total	$ 652 45

RECEIPTS.

Cash balance at 31st December, 1902 (not extended)	$6,111 32	
Cash received as fixed payments of 1903		$ 4,434 87
" " prior years		5 25
" agents balances		18 75
" interest		228 08
Total receipts		$4,686 95

Expenditure.

Expenses of Management :

Amount paid for investigation of claims	$ 22 85
" travelling expenses	35 00
" commission to agents	249 37
" rent	11 00
" statutory assessment and license fee	25 23
" printing, stationery and advertising	55 25
" salaries, directors' and auditors' fees	456 00
" postage, telegrams and express	60 00
Total expenses of management	$ 914 70

Miscellaneous Payments :

Amount paid for losses which occurred during 1903	562 21
Amount paid for rebate	61 22
Total expenditure	$ 1,538 13

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Three years.
Mutual	$ 2,229,120

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,538	$ 1,890,835
Policies new and renewed during 1903	665	901,435
Gross number and amount during 1903	2,203	$ 2,792,270
Less expired and cancelled in 1903	492	563,150
Net risks in force on mutual system 31st December, 1903	1,711	$ 2,229,120

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 77,328 04
Amount of all premium notes, after deducting all payments thereon and assessments levied	68,254 97
Amount of premium notes received during the year 1903	31,142 35
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	1,651 20

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd, May, 1880.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

J. M. Fischer, Formosa, Ont.
Joseph Borho, Formosa, Ont.
Geo. Sirrs, Dunkeld, Ont.
Wm. Rankin, Paisley, Ont.
G. P. Leisemer, Mildmay, Ont.
C. Johann, Belmore, Ont.
Alex. Robertson, Vesta, Ont.
Peter Heseh, Carlsruhe, Ont.
M. McNab, Chepstow, Ont.
And. Schnurr, Formosa, Ont.
Thomas Inglis, Jr., Lakelet, Ont.
E. Siegner, Mildmay, Ont.
M. Fischer, Formosa, Ont.
H. Heinbuck, Dunkeld, Ont.
L. Kramer, Formosa, Ont.

Officers:

John M. Fischer, President ..... Formosa, Ont.
Andrew Schnurr, Vice-President ..... Formosa, Ont.
Julius Noll, Secretary-Treasurer ..... Formosa, Ont.

Unassessed premium note capital, $162,405.36.

Statement for the Year Ending 31st December, 1903.

Assets.

Amount of cash on hand at head office, 31st December, 1903	$ 115 48	
Amount on deposit to Company's credit, 31st December, 1903, Merchants' Bank, Walkerton	7,626 58	
		$ 7,742 06
Amount of cash in agents' hands		25 95
Amount of premium notes in force after deducting all payments thereon and assessments levied, 1903		162,405 36
Amount unpaid assessments of 1903		269 09
Amount of prior years		160 16
Amount of prior years, (not extended)	$ 146 82	
Total assets		$ 170,595 62

Liabilities.—None.

Receipts.

Cash Balance at 31st December, 1902, (not extended)	$ 6,665 63
Cash received as fixed payments of 1903	2,594 65
Cash received for assessments levied in 1903	4,690 89
Cash received for assessments levied prior to 1903	254 54
Cash received for interest	194 76
Total receipts	$7,724 84

Expenditure.

Expenses of Management :

Amount paid for commission to agents	$ 449 35
" statutory assessment and license	55 38
" salaries, directors' and auditors' fees	676 72
" postage, telegrams and express	116 65
" printing and stationery	67 06
" investigation of claims	92 95
" rent and taxes	7 00
Total expenses of management	$ 1,465 11

Miscellaneous Payments :

Amount paid for losses which occurred in 1903	5,099 10
Amount paid for rebate	84 22
Total expenditure	$ 6,648 43

Currency of Risks.

Amount of Policies in force 31st December, 1903.

Mutual	$ 5,146,201

Movement in Risks.

Mutual System.

	Number	Amount
Policies in force 31st December, 1902	3,464	$ 4,705,436
Policies new and renewed during 1903	1,273	1,817 595
Gross number during 1903	4,737	$ 6,523,031
Less expired and cancelled in 1903	1,101	1,376,830
Net risks in force on mutual system 31st December, 1903	3,636	$ 5,146,201

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 178,817 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	162,405 36
Amount of premium notes received during the year 1903	63,278 00
Payments on premium notes of 1903, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1903	2,594 95

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1904:

Directors.

Andrew Schenk, Ayton, Ont.
Conrad Fisher, Ayton, Ont.
Frederick Liesemer, Moltke, Ont.
Robert Morrice, Orchard, Ont.
Philip S. Schaus, Clifford, Ont.
Engelbert Widmayer, Neustadt, Ont.
Henry Mess, Ayton, Ont.
John Preiss, Clifford, Ont.

Officers:

Andrew Schenk, President ..... Ayton, Ont.
Philip S. Schaus, Vice-President ..... Clifford, Ont.
Louis J. Roedding, Secretary-Treasurer ..... Alsfeldt, Ont.

Unassessed premium note capital, $83,887.42.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Actual cash on hand at head office	$ 44 88	
Actual cash on hand in Standard Bank, Harriston	2,993 30	
		$ 3,038 18
Amount unpaid of fixed payments of 1903		73 55
Amount unpaid of assessments of prior years		21 65
Amount unpaid of prior years (not extended)	$ 3 90	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		83,887 42
Total assets		$ 87,020 80

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st Decemher, 1902, (not extended)	$ 3,858 54	
Cash received for fixed payments of 1903		$ 2,458 55
Cash received for fixed payments of prior years		27 60
Cash received for assessments, years prior to		55 55
Cash received for transfer fees		19 65
Cash received for interest		100 30
Total receipts		$ 2,661 65

EXPENDITURE.

Expenses of Management:		
Amount paid for law costs		$ 373 75
" interest		4 00
" statutory assessment and license		29 06
" printing, stationery and advertising		47 00
" salaries, directors' and auditors' fees		242 00
" travelling expenses		3 00
" postage, telegrams and express		39 45
" investigation and adjustment of claims		74 05
Total expenses of management		$ 812 31
Miscellaneous Payments:		
Amount paid for losses which occurred prior to 1903	$ 464 00	
Amount paid for losses which occurred during 1903	2,196 30	
		2,660 30
Amount paid for rebate		9 40
Total expenditure		$ 3,482 01

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	One year or less.	Two years.	Three years.	Four years.	Total
Mutual	$ 17,300	$19,750	$26,205	$2,213,250	$2,276,505

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,512	$ 2,248,482
Policies new and renewed during 1903	223	336,685
Gross number during 1903	1,735	$ 2,585,167
Less expired and cancelled during 1903	236	308,662
Net risks in force on mutual system 31st December, 1903	1,499	$ 2,276,505

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 490 00	$793 60	$959 70	$90,004 30	$92,252 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	467 90	772 80	917 90	81,728 82	83,837 42
Amount of premium notes received during the year 1903	476 10	393 50	377 80	12,017 50	13,264 90
Payments on premium notes of 1903, including all sums credited on said premium notes:					
Cash paid up to 31st December, 1903	20 90	14 95	11 95	350 50	398 30
Notes for Fixed Payments unpaid 31st December, 1904				5 90	5 90

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1904:

Directors.

Joseph Scott, Prescott, Ont.
James Bennett, Spencerville, Ont.
Robert Montgomery, Pittston, Ont.
Thomas McIvor, Ventnor, Ont.
L. W. Faulkner, North Augusta, Ont.
Alexander Adams, Ventnor, Ont.
W. S. Render, Oxford Mills, Ont.
Henry Morgatroyd, Brouseville, Ont.
Alex Morrison, Rockspring, Ont.
Alexander Robinson, Prescott, Ont.
Thomas Newman, Prescott, Ont.
G. J. Carson, Charleville, Ont.
Wm. Thropp, Algonquin, Ont.
Richard McCaslin, Spencerville, Ont.

Officers:

Joseph Scott, President ..... Prescott, Ont.
Henry Morgatroyd, Vice-President ..... Brouseville, Ont.
James Bennett, Manager ..... Spencerville, Ont.
F. M. Scott, Secretary-Treasurer ..... Prescott, Ont.

Unassessed premium note capital, $101,231.09.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand ot head office	$ 621 69	
Cash on hand in Molson's Bank, Brockville	129 52	
Cash on hand Traders' Bank, Prescott	8,972 73	
		$ 9,624 14
Unpaid fixed payments of 1903		114 78
Unpaid fixed payments of prior years (not extended)	$ 46 45	
Amount of premium notes in force, after deducting all pyaments thereon and assessments levied		101,231 09
Total assets		$ 110,970 01

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902, (not extended)	$ 8,350 92	
Cash received for fixed payments of 1903		$ 7,711 20
" prior years		151 65
" interest		211 62
" transfer fees		7 00
Total receipts		$ 8 081 47

EXPENDITURE.

Expenses of Management:		
Cash paid for postage, etc		$ 108 27
" statutory assessment and license fee		42 31
" printing, stationery, advertising		112 07
" Salaries, directors' and auditors' fees		556 97
" rent and taxes		4 50
" other expenses		5 00
Total expenses of management		$ 829 12

Miscellaneous Payments :	
Cash paid for losses of 1903	5,886 44
Cash paid for rebate	92 69
Total expenditure	$ 6,808 25

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Three years
Mutual	$ 3,872,985

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	2,844	$ 3,486,700
Policies taken during 1903, new or renewed	1,127	1,424,350
Total number and amount in force at any time during 1903	3,971	$ 4 911,050
Deduct expired and cancelled in 1903	885	1,038,065
Net risks in force 31st December, 1903	3,086	$ 3,872,985

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 134,338 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	101,231 09
Payments on the premium notes of 1903, including all sums credited on said premium notes, viz...	7,821 55
Amount of premium notes received during the year 1903	42,760 50

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15*th May*, 1856.

Names and addresses of the Directors and Officers for the year 1904:

Directors.

Lewis Parnell, Burford, Ont.
Jno. F. Master, New Dundee, Ont.
Theron Buchanan, Galt, Ont.
Geo. R. Barrie, Galt, Ont.
S. G. Kitchen, St. George, Ont.
Jas. L. Robertson, Freelton, Ont.
Arch. Ferguson, Clyde, Ont.
J. S. Clemens, Hespeler, Ont.
G. H. Mulholland, Lynden, Ont.

Officers:

Theron Buchanan, President ..... Galt, Ont.
Jas. L. Robertson, Vice-President ..... Freelton, Ont.
Wm. Deans, Secretary-Treasurer ..... Galt, Ont.

Unassessed premium note capital, $173,103.51.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand, at head office		$ 264 72
Amount unpaid of assessments levied during 1903		311 02
" " prior years (not extended)	$ 17 40	
" of application fees		20 00
" of premium notes in force, after deducting all payments thereon and assessments levied		173,103 51
" office furniture and safe (not extended)	$ 250 00	
Total assets		$173,699 25

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1902 (not extended)	$ 1,092 22	
" received for application fees		$ 623 50
" " assessments levied in 1903		11,876 09
" " " years prior to 1903		364 60
" " borrowed		12,100 00
" " lapsed and cancelled policies		139 69
" " application fees of 1901-2		20 00
Total receipts		$25 123 88

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license fee	$ 51 16
" " printing, stationery and advertising	131 38
" " rent and taxes	53 45
" " salaries, directors' and auditors' fees	1,320 20
" " postage, telegrams and express	87 00
" " investigation and adjustment of claims	31 30
" " interest	242 89
" " fuel and light	12 33
" " expenses board meeting	45 50
" " " committee meeting	27 50
" " collecting assessments	17 50
" " other expenses of management	7 00
Total expenses of management	$2,027 21

Miscellaneous Payments :

Cash paid for losses which occurred prior to 1903	$1,988 00	
" " " " " in 1903	9,836 17	
		11,824 17
" " repayment of loans		12,100 00
Total expenditure		$25,951 38

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

Mutual	$4,410,476 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,964	$ 4,313,775
Policies taken during 1903	639	1,433,500
Gross number and amount at any time during 1903	2,603	$ 5,747,275
Deduct expired and cancelled in 1903	622	1,336,800
Net risks in force 31st December, 1903	1,981	$ 4,410,475

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$191,719 00
Amount of all premium notes, after deducting all payments thereon, and assessments levied	173,103 00
Amount of premium notes received during the year 1903	62,082 00
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	2,661 87

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1904:

Directors.

William J. Malloy, Yatton, Ont.
Wm. R. Tisk, New Germany, Ont.
Frank Murdock, Ponsonby, Ont.
J. Small, Glenallan, Ont.
John Keleher, Weissenburg, Ont.
J. J. Laidlaw, Guelph, Ont.
J. B. Ditner, St. Agatha, Ont.
E. Smaltz, New Germany, Ont.
Geo. Hanel, New Germany, Ont.

Officers:

William J. Malloy, President ..... Yatton, Ont.
Wm. R. Tisk, Vice-President..... ....New Germany, Ont.
Anton Frank, Secretary-Treasurer ..... New Germany, Ont.

Unassessed premium note capital, $32,142.85.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Amount of cash in Traders' Bank, Guelph, Ont.		$ 1,351 72
" unpaid of assesments levied in 1903		128 91
" " " prior to 1903	$	119 98
Amount unpaid of assessments levied prior to 1903 (not extended)	$ 110 05	
" of premium notes in force, after deducting all payments thereon and assessments levied		32,142 85
Total assets		$33,743 46

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December 1902 (not extended)	$736 00	
" received for assessments levied in 1903		$ 901 30
" " " years prior to 1903		152 31
" " interest		17 30
Total receipts		$1,070 91

EXPENDITURE.

Expenses of Management:		
Amount paid for agents' commission		$ 121 50
" law costs		1 50
" investigation of claims		7 00
" statutory assessment and license fees		12 37
" printing, stationery and advertising		24 40
" salaries, directors' and auditors' fees		186 00
" postage, etc.		16 42
" other expenses		12 00
Total expenses of management		$381 19
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1903	$13 00	
" " " in 1903	61 00	
		$74 00
Total expenditure		$455 19

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Four years.
Mutual	$ 710,968 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	525	$ 689,050 00
Policies new and renewed during 1903	137	214,910 00
Gross number and amount during 1903	662	$ 903,960 00
Less cancelled and expired in 1903	131	193,992 00
Net risks in force 31st December, 1903	531	$ 710,968 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

Amount of face of all premium notes held by Company, and legally liable to assessment	$ 36,505 60
Amount of premium notes, after deducting all payments thereon and assessments levied	32,142 85
Amount of premium notes received during the year 1903	10,990 56

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1904:

Directors.

John Ramsay, Eden Mills, Ont.
George Ellenton, Erin, Ont.
George Gastle, Milton, Ont.
James Kirkwood, Ospringe, Ont.
Richard Graham, Ashgrove, Ont.
Wm. Dredge, Nassagaweya, Ont.
George E. Fisher, Freeman, Ont.
Henry W. Cook, Streetsville, Ont.

Officers:

John Ramsay, President ..... Eden Mills, Ont.
James Kirkwood, Vice-President ..... Ospringe, Ont.
Colin Cameron, Secretary-Treasurer ..... Eden Mills, Ont.

Unassessed premium note capital, $117,828.82.

Statement for the Year Ending 31st December, 1903.

Assets.

Cash on hand	$ 25 91	
" in Traders' Bank, Guelph	74 09	
		$ 100 00
Amount of notes or due bills less than one year overdue		52 65
" premium notes in force, after deducting all payments thereon and assessments levied		117,828 82
" office furniture and safe (not extended)	$75 00	
Total assets		$117,981 47

Liabilities

Amount of borrowed money	$1,500 00
Total liabilities	$1,500 00

Receipts.

Cash balance at 31st December, 1902 (not extended)	$2,728 31	
" received as fixed payments of 1903		$ 5,948 40
" " " prior years		201 70
" " interest		56 84
" " borrowed money		1,500 00
" " salvage		1 00
Total receipts		$7,707 94

Expenditure.

Expenses of Management :

Amount paid for investigation and adjustment of claims	$ 29 80
" statutory assessment and license fee	44 36
" postage and telegrams	62 02
" rent and taxes	4.00
" printing, stationery and advertising	81 75
" salaries, directors' and auditors' fees	493 40
" travelling expenses	2 80
Total expenses of management	$ 718 13
Miscellaneous Payments :	
Amount paid for losses which occurred during 1903	9,354 64
" rebates	263 48
Total expenditure	$10,336 25

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Three years.
Mutual	$3,917,750

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	2,339	$ 3,677,830
" new and renewed during 1903	851	1,357,350
Gross number during 1903	3,190	$ 5,035,180
Less expired and cancelled in 1903	727	1,117,430
Net risks in force on mutual system 31st December, 1903	2,463	$ 3,917,750

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 135,431 75
Amount of premium notes, after deducting all payments thereon and assessments levied	117,828 82
Amount of premium notes received during the year 1903	46,935 30
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Amount of cash paid up to December 31st, 1903	5,948 40
Notes given for fixed payments unpaid	52 65

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business 20th May, 1876.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

J. B. McLean, Kippen, Ont. — John Watt, Harlock, Ont.
Wm. Chesney, Egmondville, Ont. — Thomas Fraser, Brucefield, Ont.
James Evans, Beechwood, Ont. — George Dale, Clinton, Ont.
John G. Grieve, Winthrop, Ont. — James Connolly, Porter's Hill, Ont.
John Benewies, Brodhagen, Ont.

Officers:

J. B. McLean, President ..... Kippen, Ont.
Thomas Fraser, Vice-President ..... Brucefield, Ont.
Thomas E. Hays, Secretary-Treasurer ..... Seaforth, Ont.

Unassessed premium note capital, $98,787.70.

Statement for the Year Ending 31st December, 1903.

Assets.

Cash on hand at head office, Seaforth	$ 49 46	
Cash in Canadian Bank of Commerce, Seaforth	9,418 25	
		$ 9,467 71
Amount unpaid of fixed payments of 1903		457 65
" " prior years (not extended)	$ 627 65	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		98,787 70
Total assets		$ 108,713 06

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1902 (not extended)	$ 7,489 38	
Cash received for fixed payments of 1903		$ 6,510 90
" " " prior years		399 05
" interest		214 93
Total receipts		$7,114 88

Expenditure.

Expenses of Management :

Amount paid for legal advice	$ 15 00
" " postage, etc.	50 45
" " commission	65 75
" " investigation of claims	50 70
" " statutory assessment and license	39 84
" " printing, stationery and advertising	113 66
" " salaries, officers' and auditors' fees	605 90
" " rent and taxes	10 00
Total expenses of management	$ 951 30

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	4,048 20
" " rebate	137 05
Total expenditure	$5,136 55

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$3,372,305

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	2,244	$ 3,255,765
Policies new and renewed during 1903	612	898,890
Gross number during 1903	2,856	$ 4,154,655
Less expired and cancelled in 1903	604	782,350
Net risks in force on mutual system, 31st December, 1903	2,252	$3,372,305

Classification of Risks.

Farms and non-hazardous.

Premium Notes or Undertakings

On Polices in force 31st December, 1903.

Amount of face of all premium notes held by Company, legally liable to assessment	$ 115,784 40
Amount of premium notes, after deducting all payments thereon and assessments levied	98,787 70
Amount of premium notes received during the year 1903	31,383 75
Payments on premium notes of 1903, including allsums credited on said premium notes:	
Amount paid up in cash to 31st December, 1903	6,899 95
Notes given for fixed payments unpaid	1,085 30

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

John Ballantyne, Kincardine, Ont.
A. Stewart, St. Helen's, Ont.
E. Acheson, Goderich, Ont.
F. Anderson, Belgrave, Ont.
J. Griffin, Kintail, Ont.
I. Fisher, Goderich, Ont.
J. H. Kaake, Kincardine, Ont.
J. Girvin, Nile, Ont.
W. P. Reed, Lanes, Ont.

Officers:

John Ballantyne, President.....Kincardine, Ont.
Finlay Anderson, Vice-President.....Belgrave, Ont.
J. M. Roberts, Secretary-Treasurer.....Dungannon, Ont.

Unassessed premium note capital, $157,450.60.

Statement for the Year Ending 31st December, 1903.

Assets.

Actual cash on hand at head office	$ 265 12	
" in Bank of Hamilton, Lucknow	47 58	
		$ 312 70
Amount unpaid of assessments levied during 1903		1,061 69
" " " " in prior years		289 96
Amount of premium notes in force, after deducting all payments thereon and assessments levied		157,450 60
Total assets		$159,114 95

Liabilities.

Amount of borrowed money	$ 1,400 00
Total liabilities	$1,400 00

Receipts.

Cash balance at 31st December, 1902, (not extended)	$ 4,731 79	
Cash received for assessments levied in 1903		$ 8,909 67
" " " before 1903		677 36
" interest		43 87
" transfer fees		16 50
" special assessment, cancelled policies		187 36
" borrowed		5,900 00
Total receipts		$15,634 76

Expenditure.

Expenses of Management :

Amount paid for legal advice		$ 6 00
"	statutory assessment and license	50 51
"	printing, stationery and advertising	85 91
"	salaries, directors' and auditors' fees	660 00
"	postage, telegrams and express	99 20
"	travelling expenses	85 00
"	investigation of claims	92 00
"	interest	113 33
"	other expenses	10 25
Total expenses of management		$1,201 20

Miscellaneous Payments :

Cash paid for losses which occurred prior to 1903		$ 1,869 00	
" " " during 1903		12,457 01	
			14,326 01
"	rebate		26 64
"	in repayment of loans		4,500 00
Total expenditure			$20,053 85

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years
Mutual	$ 4,422,073

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	3,187	$4,252,373
Policies new and renewed during 1903	718	945,325
Gross number during 1903	3,905	$5,197,698
Less expired and cancelled in 1903	618	775,625
Net risks in force on mutual system, 31st December, 1903	3,287	$4,422,073

Classification of Risks.

Farms and non-hazardous.

Premium Notes or Undertakings

On Polices in force 31st December, 1903.

	Four year risk.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 176,882 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	157,450 60
Amount of premium notes received during the year 1903	37,813 00

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business, 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Thomas Lockhart, Walmer, Ont.
Wm. Kerr, New Hamburg, Ont.
Hugh Ferguson, Eastwood, Ont.
Job Jaques, Hickson, Ont.
Thomas Shiell, Plattsville, Ont.
Charles D. Brown, Haysville, Ont.
John Walton, Woodstock, Ont.
Louis Kaufmann, Castle, Ont.
Robert Hewitt, Washington, Ont.

Officers:

Thomas Lockhart, President.....Walmer, Ont.
Thomas Shiell, Vice-President .....Plattsville, Ont.
Robert J. Henderson, Secretary-Treasurer.....Bright, Ont.

Unassessed premium note capital, $80,766.23.

Statement for the Year Ending 31st December, 1903.

Assets.

Amount of cash on hand	$ 5 68	
" " in Bank of Commerce, Woodstock	6 96	
		$ 12 64
Amount unpaid of assessments levied in 1903		30 88
Amount of premium notes in force, after deducting all payments thereon and assessments levied		80,766 23
Total assets		$ 80,809 75

Liabilities.

Amount of borrowed money	$ 3,800 00
Total	$ 3,800 00

Receipts.

Cash balance at 31st December, 1902 (not extended)	$ 509 30	
Cash received for assessments levied in 1903		$ 4,113 52
" " " years prior to 1903		14 40
" interest		37 60
" fees		6 50
" borrowed		1,400 00
Total receipts		$ 5,572 02

Expenditure.

Expenses of Management :

Amount paid for adjustment of claims		$ 12 90
" printing, stationery and advertising		44 25
" salaries, directors' and auditors' fees		248 80
" rent and taxes		6 50
" postage, telegrams and express		23 32
" statutory assessment and license fee		22 77
" law costs		373 00
" interest		29 95
" travelling expenses		4 50
Total expenses of management		$ 765 99

Miscellaneous Payments :

Cash paid for losses which occurred prior to 1903	$3,350 00	
" " " during 1903	1,952 69	
		5,302 69
Total expenditure		$ 6,068 68

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$1,709,095 00

Movement in Risks.

Mutual System.

Policies in force 31st December, 1902	631	$ 1,660,320
Policies new and renewed during 1903	208	606,800
Gross number during 1903	839	$ 2,267,120
Less expired and cancelled in 1903	214	558,025
Net risks in force on mutual system, 31st December, 1903	625	$ 1,709,095

Classification of Risks :

Farms and non-hazardous.

Premium Notes or Undertakings

On Polices in force 31st December, 1903.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 85,454 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	80,766 23
Amount of premium notes received during the year 1903	30,340 00

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1847.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Geo. F. Lackner, Hawksville, Ont.
Val. Otterbein, Heidelburg, Ont.
J. C. Hallman, New Dundee, Ont.
Jacob Wahl, Petersburg, Ont.
Joseph B. Hagey, Preston, Ont.
Isaac Hilborn, Elmira, Ont.
Josiah Hallman, Washington, Ont.
Jno. H. Campbell, Crosshill, Ont.
S. B. Heist, Berlin, Ont.
Levi Stauffer, Waterloo, Ont.
Jacob L. Umbach, Elmira, Ont.
L. Bowman, Bloomingdale, Ont.

Officers:

J. L. Umbach, President.....Elmira, Ont.
J. B. Hagey, Vice-President.....Preston, Ont.
Levi Stauffer, Manager.....Waterloo, Ont.

Unassessed premium note capital, $255,582.00.

Statement for the Year Ending 31st December, 1903.

Assets.

Amount of mortgage		$ 5,000 00
Cash on hand at head office	$ 13 76	
Cash in Molson's Bank, Waterloo	16,561 86	
		$ 16,575 62
Amount unpaid of assessments levied during 1903		677 55
" " " " in prior years		77 64
" premium notes in force after deducting all payments thereon and assessments levied		255,582 00
Total assets		$ 277,912 81

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1902 (not extended)	$18,139 00	
Cash received for assessments levied in 1903		$ 7,176 06
" " " " years prior to 1903		575 73
" for interest		492 64
Total receipts		$ 8,244 43

Expenditure.

Expenses of Management :

Amount paid for rent and taxes	$	86 46
" investigation and adjustment of claims		44 50
" statutory assessment and license fee		57 65
" printing, stationery and advertising		166 70
" salaries, directors' and auditors' fees		817 83
" postage, telegrams and express		100 42
" fuel and light		5 25
" other expenses		134 60
Expenses of management	$	1,413 61

Miscellaneous Payments :

Cash paid for losses which occurred during 1903		3,394 30
Cash paid for investments		5,000 00
Total expenditure	$	9,807 81

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$5,234,125 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	2,501	$ 4,990,090 00
Policies new and renewed during 1903	902	1,832,055 00
Gross number during 1903	3,403	$ 6,822,145 00
Less expired or cancelled in 1903	787	1,588,020 00
Net risks in force 31st December, 1903	2,616	$ 5,234,125 00

Classification of Risks :

Farms and non-hazardous.

Premium Notes or Undertakings

On Polices in force 31st December, 1903.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 270,965 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	255,582 00
Amount of premium notes received during the year 1903	93,425 00
Payments on premium notes of 1903, including all sums credited on said premium notes, viz:	
(a) Cash paid up to 31st December, 1903	7,176 06
(b) Notes for assessments unpaid 31st December, 1903	677 55

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

William Taylor, Fergus, Ont.
Henry Webster, Fergus, Ont.
Robert Scott, Fulton's Mills, Ont.
Wilson Ransom, Fergus, Ont.
John R. Wissler, Salem, Ont.
Wm. Fairweather, Alma, Ont.

Officers:

William Taylor, President.....Fergus, Ont.
Wilson Ransom, Vice-President.....Fergus, Ont.
James Beattie, Secretary-Treasurer.....Fergus, Ont.

Unassessed premium note capital, $73,129.76.

Statement for the Year Ending 31st December, 1903.

Assets.

Actual cash on hand at head office	$ 2 50	
Cash in Imperial Bank, Fergus	4,683 20	
		$ 4,685 70
Amount unpaid of fixed payments of 1903		309 41
" " " in prior years (not extended)	$ 226 21	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		73,129 76
Total assets		$ 78,124 87

Liabilities.

Amount of adjusted losses	$ 2,130 00
Total liabilities	$ 2,130 00

Receipts.

Cash balance at 31st December, 1902 (not extended)	$ 3,007 47	
Cash received as fixed payments of 1903		$ 5,693 48
" " " prior years		231 54
" for interest		84 36
Total receipts		$ 6,009 38

Expenditure.

Expenses of Management :

Amount paid for rent and taxes		$ 2 00
" agents' commission		903 00
" investigation and adjustment of claims		64 70
" statutory assessment and license fee		27 91
" printing, stationery and advertising		111 70
" salaries, directors' and auditors' fees		729 64
" postage, telegrams and express		42 59
" travelling expenses		20 00
" other expenses		3 00
Expenses of management		$ 1,904 54

Miscellaneous Payments :

Cash paid for losses which occurred prior to 1903	$ 37 50	
" " " during 1903	2,248 12	
		$ 2,285 62
" rebate		140 99
Total expenditure		$ 4,331 15

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual system	$ 2,258,103

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,548	$ 2,140,718
Policies new and renewed during 1903	602	875,895
Gross number during 1903	2,150	$ 3,016,613
Less expired or cancelled in 1903	587	758,510
Net risks in force on mutual system 31st December, 1903	1,563	$ 2,258,103

Classification of Risks :

Farms and non-hazardous.

Premium Notes or Undertakings.

On Polices in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 83,372 69
Amount of all premium notes, after deducting all payments thereon and assessments levied	73,129 76
Amount of premium notes received during the year 1903	32,259 60
Payments on the premuim notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	2,441 51
Notes for fixed payments up to 31st December, 1903	102 73

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13*th December*, 1893.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

John Shiel, Galt, Ont.
Richard Weir, Glenmorris, Ont.
Stephen Marshall, Ayr, Ont.
Robert McCrow, Princeton, Ont.
Wm. Oliver, Ayr, Ont.
John Folsetter, Paris Station, Ont.

Officers:

John Shiel, President.....Galt, Ont.
Richard Weir, Vice-President.....Glenmorris, Ont.
Joseph Wrigley, Secretary-Treasurer.....Ayr, Ont.

Unassessed premium note capital, $93,157.49.

Statement for the Year Ending 31st December, 1903.

Assets.

Cash in Bank of Commerce, Ayr		$ 383 89
Amount unpaid of assessments of 1903		29 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied		93,157 49
Total assets		$ 93,571 23

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1902 (not extended)	$ 1,063 33	
Cash received for fees		$ 262 50
" assessment of 1903		4,797 98
" " prior years		19 52
" money borrowed		3,900 00
Total receipts		$ 8,980 00

Expenditure.

Miscellaneous Payments :

Amount paid for interest	$ 73 60
" statutory assessment and license	28 69
" investigation of claims	49 00
" salaries, directors' and auditors' fees	612 40
" printing, stationery, etc.	49 75
" postage, etc	24 00
" travelling expenses	10 00
" fee Underwriters' Association	3 00
Total expenses of management	$ 850 44

Miscellaneous Payments :

Amount paid for losses which occurred during 1903	4,909 00
" in repayment of loans	3,900 00
Total expenditure	$ 9,659 44

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.	Four years.	Total.
Mutual	$513,850	$1,775,650	$2,289,500

Movement in Risks.

	Number.	Amount
Policies in force 31st December, 1902	800	$ 2,214,150
Policies taken during 1903	282	753,850
Gross number and amount in force 31st December, 1903	1,082	$ 2,968,000
Less expired and cancelled in 1903	251	678,500
Net risks in force 31st December, 1903	831	$ 2,289,500

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Polices in force 31st December, 1903.

	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 22,346 50	$ 77,136 60	$ 99,483 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	19,950 60	73,206 89	93,157 49
Amount of premium notes received during the year 1903		32,769 50	32,769 50
Payments on premium notes of 1903, including all sums credited on said premium notes, viz.:			
Cash paid up to 31st December, 1903			$ 4,797 98
Notes for fixed payments or assessments unpaid at 31st December, 1903			29 86

PEEL AND MARYBOROUGH MUTUAL LIFE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1897.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Robert McArthur, Moorefield, Ont.
H. O. Gillrie, Drayton, Ont.
James Duncan, Drayton, Ont.
W. T. Whale, Goldstone, Ont.
J. R. Twriss, Riverbank, Ont.
R. Fotheringham, Rothsay, Ont.
Wm. Christian, Stirton, Ont.
Isaac McIsaac, Drayton, Ont.
Peter Richardson, Stirton, Ont.
Fred Wetzel, Moorefield, Ont.
Thos. H. Walker, Mount Forest, Ont.
H. W. Schneider, Glenallen, Ont.

Officers:

Robert McArthur, President.....Moorefield, Ont.
W. T. Whale, Vice-President.....Goldstone, Ont.
James McEwing, Secretary-Treasurer.....Drayton, Ont.

Unassessed premium note capital, $99,859.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash value of real estate		$ 1,500 00
" on hand at head office	$ 40 61	
" in Traders' Bank, Drsyton	3,034 73	
		3,075 34
Amount unpaid of fixed payments of 1903		766 25
" " " due prior to 1903 (not extended)	$ 66 85	
" of premium notes in force, after deducting all payments thereon and assessments levied		99,859 15
Total assets		$ 105,200 74

LIABILITIES.—NONE.

RECEIPTS.

Cash balance at 31st December, 1902 (not extended)	$ 3,660 99	
Cash received as fixed payments of 1903		$ 4,837 65
" " " prior years		611 60
" for interest		94 75
" rent		30 00
Total receipts		$ 5,574 00

Expenditure.

Expenses of Management :

Cash paid for agents' commission	$	621 06
" statutory assessment and license fee		31 98
" printing and advertising		108 45
" salaries, directors' and auditors' fees		380 00
" investigation and adjustment of claims		45 00
" travelling expenses		10 50
" postage, stationery and telegrams		35 25
" fuel and light		8 50
" rent and taxes		30 09
" other expenses		47 05
Total expenses of management	$	1,317 82

Miscellaneous Payments :

Cash paid for losses which occurred during 1903		4,487 00
" rebate, abatements and returned premiums		170 85
" office furniture		97 70
" refitting office and rooms		76 28
Total expenditure	$	6,149 68

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

Mutual	$	2,774,585

Movement in Risks.

Mutual System.

	Number.		Amount.
Policies in force 31st December, 1902	1,701	$	2,521,020
Policies taken during 1903	661		1,060,880
Gross number and amount in force during 1903	2,362	$	3,581,900
Deduct expired and cancelled in 1903	680		807,315
Net risks in force 31st December, 1903	1,782	$	2,774,585

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 111,167 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	99,859 15
Amount of premium notes received during the year 1903	42,522 00
Payments on the premium notes of 1903, including all sums credited on said premium notes, viz.:	
Amount of cash paid up to 31st December, 1903	4,837 65
Amount of notes given for fixed payments or assessments unpaid 31st Dec., 1903	766 25

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Werner Youngblut, Tavistock, Ont.
Werner Mogk, Tavistock, Ont.
A. H. Goring, Tavistock, Ont.
J. A. Fraser, Shakespeare, Ont.
John Cook, Jr., Amulree, Ont.
Leonard Schaefer, Tavistock, Ont.
Conrad Wilkes, Tavistock, Ont.
Edw. Caister, Tavistock, Ont.
John Paff, Stratford, Ont.

Officers:

Werner Youngblut, President.....Tavistock, Ont.
Leonard Schaefer, Vice-President.....Tavistock, Ont.
W. S. Russell, Secretary-Treasurer.....Tavistock, Ont.

Unassessed premium note capital, $144,054.67.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand, head office	$ 210 47	
Cash in Western Bank, Tavistock	1,559 20	
		$ 1,769 67
Amount of premium notes in force, after deducting all payments thereon and assessments levied		144,054 67
Amount unpaid of assessments of 1903		385 60
Amount unpaid of assessments of prior years		22 95
Total assets		$ 146,232 89

LIABILITIES.—NONE.

RECEIPTS.

Cash balance at 31st December, 1902 (not extended)	$ 842 19	
Cash received for assessments levied during 1903		$ 7,264 45
" " " prior to 1903		148 49
" interest		17 50
" borrowed money		1,000 00
Total receipts		$ 8,430 44

EXPENDITURE.

Expenses of Management:

Amount paid for collecting assessment	$ 69 50
" interest	23 90
" salaries, directors' and auditors' fees	267 00
" statutory assessment and license fee	35 77
" printing, stationery and advertising	68 50
" postage, telegrams and express	26 37
" travelling expenses	16 00
" investigation of claims	34 80
" rent	10 80
" other expenses	5 00
Expenses of management	$ 556 84

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	5,946 12
Cash paid in repayment of loans	1,000 00
Total expenditure	$ 7,502 96

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$ 3,093,920

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,334	$ 2,875,880
Policies new and renewed during 1903	476	1,103,340
Gross number during 1903	1,810	$ 3,979,220
Less expired and cancelled in 1903	420	885,300
Net risks in force on mutual system 31st December, 1903	1,390	$ 3,093,920

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 154,696 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	144,054 67
Amount of premium notes received during the year 1903	55,167 00
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1903	2,133 60

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

D. McIntosh, Avonbank, Ont.
C. Baird, Motherwell, Ont.
W. Suhring, Sebringville, Ont.
J. Murray, Avonton, Ont.
H. Foley, Stratford, Ont.
John Dempsey, Fairview, Ont.

Officers:

D. McIntosh, President.....Avonbank, Ont.
Henry Foley, Vice-President .....Stratford, Ont.
P. Smith, Secretary-Treasurer .....Sebringville, Ont.

Unassessed premium note capital, $50,891.55.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash in Bank of Commerce, Stratford		$ 2,398 03
Amount unpaid of assessments of 1903		117 48
Amount unpaid of assessments levied in prior years		10 32
Amount of premium notes in force, after deducting all payments thereon and assessments levied		50,891 55
Total assets		$ 53,417 38

LIABILITIES.

Amount of supposed loss		$ 15 00
Total liabilities		$ 15 00

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$ 548 87	
Cash received for assessments levied in 1903		$ 2,036 93
" " prior years		138 34
" interest		12 07
Total receipts		$ 2,187 34

EXPENDITURE.

Expenses of Management:

Amount paid for rent	$ 2 50
" statutory assessment and license	23 26
" salaries, directors' and auditors' fees	108 60
" printing, stationery and advertising	32 85
" postage, telegrams and express	14 36
" investigation of claims	8 00
" travelling expenses	20 00
" other expenses	64 40
Total expenses of management	273 97

Miscellaneous Payments :		
Amount paid for losses incurred prior to 1903	$ 16 00	
Amount paid for losses incurred in 1903	48 21	
		64 21
Total expenditure		$ 333 18

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

Mutual	$ 1,824,230

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	797	$ 1,706,635
Policies new and renewed during 1903	348	725,620
Gross number during 1903	1,145	$ 2,432,256
Less expired and cancelled in 1903	303	608,026
Net risks in force on mutual system, 31st December, 1903	842	$ 1,824,230

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 54,726 90
Amount of all premium notes on policies in force 31st December, 1903, after deducting all payments thereon and assessments levied	50,891 55
Amount of premium notes received during the year 1903	21,768 60
Payments on premium notes of 1903, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1903	2,036 93
Notes for fixed payments or assessments unpaid 31st December, 1903	117 48

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

James W. Benham, Rockwood, Ont. — John Black, Rockwood, Ont.
John McNabb, Rockwood, Ont. — William Scott, Eramosa, Ont.
William Hindley, Oustic, Ont. — F. B. Anderson, Fergus, Ont.

Officers:

James W. Benham, President.....Rockwood, Ont.
John Black, Vice-President.....Rockwood, Ont.
Hugh Black, Secretary-Treasurer.....Rockwood, Ont.

Unassessed premium note capital, $33,080.52.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Actual cash on hand at head office	$ 107 92	
Cash on deposit to the Company's credit, not drawn against, in the Canadian Bank of Commerce, Guelph	3,696 60	
Cash in Imperial Bank, Fergus	172 00	
		$ 3,976 52
Amount unpaid of instalments of 1903		249 93
Amount of premium notes in force, after deducting all payments thereon and assessments levied		33,080 52
Total assets		$ 37,306 97

LIABILITIES.—NONE.

RECEIPTS.

Cash balance at 31st December, 1902 (not extended)	$ 3,045 74	
Cash received as fixed payments of 1903		$ 1,133 61
" " " prior years		136 13
" interest		101 36
Total receipts		$ 1,371 09

EXPENDITURE.

Expenses of Management:

Amount paid for law costs	$ 6 27
" agents' commission	155 25
" statutory assessment and license	13 42
" printing, etc	53 00
" salaries, directors' and auditors fees	176 50
" rent	4 00
" postage	23 87
" other expenses	8 00
Total expenses of management	$ 440 31
Total expenditure	$ 440 31

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$ 842,115

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	381	$ 787,265
Policies new and renewed during 1903	149	284,225
Gross number during 1903	530	$ 1,071,490
Less expired and cancelled in 1903	121	229,375
Net risks in force on mutual system 31st December 1903	409	$ 842,115

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

Amount of face of all premium notes held by Company, and legally liable to assessment	$35,647 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	33,080 52
Amount of all premium notes received during 1903	13,282 50
Payments on premium notes of 1903, including all sums credited on said premium notes :	
Cash paid up to 31st December, 1903	1,133 61
Notes for fixed payments or assessments unpaid at 31st December, 1903	249 93

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

T. Ryan, Dublin, Ont
W. H. Passmore, Farquhar, Ont.
Wm. Roy, Bornholm.
J. A. Norris, Cromarty, Ont.
F. Morley, Whalen.
J. L. Russell, Russeldale.

Officers:

Thos. Ryan, President.....Dublin, Ont.
W. H. Passmore, Vice-President.....Farquhar, Ont.
B. W. F. Beavers, Secretary-Treasurer. .....Farquhar, Ont.

Unassessed premium note capital, $92,565.59.

Statement for the Year Ending 31st December, 1903.

Assets.

Cash on hand at head office	$952 86	
Cash in Molson's Bank, Exeter	1,961 00	
Cash in Sovereign Bank, Exeter	796 76	
		$3,710 62
Amount unpaid of assessments levied during 1903		322 47
Amount unpaid of assessments levied in prior years (not extended)	$146 90	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		92,565 59
Total assets		$96,598 68

Liabilities.—None.

Receipts.

Balance 31st December, 1902 (not extended)	$4,542 56	
Cash received for assessments levied in 1903		$6,066 28
Cash received for assessments levied before 1903		213 32
Cash received for interest		100 19
Total receipts		$6,379 79

Expenditure.

Expenses of Management:		
Cash paid for travelling expenses		$5 00
Cash paid for law costs		25 66
Cash paid for statutory assessment and license		43 65
Cash paid for salaries, directors' and auditors' fees		541 68
Cash paid for printing, stationery and advertising		151 15
Cash paid for postage, telegrams and express		90 03
Cash paid for rent and taxes		25 00
Total expenses of management		$882 17
Miscellaneous Payments:		
Cash paid for losses which occurred during 1903		6,308 93
Cash paid for rebate		20 63
Total expenditure		$7,211 73

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$3,662,036 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	2,012	$3,611,259 00
Policies new and renewed during 1903	400	729,747 00
Gross number during 1903	2,412	4,341,006 00
Deduct expired or cancelled in 1903	389	678,970 00
Net risks in force 31st December, 1903	2,023	$3,662,036 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

Amount of face of all premium notes legally liable to assessment	$108,814 56
Amount of all premium notes, after deducting all payments thereon and assessments levied	92,565 59
Amount of premium notes received during the year 1903	21,682 24

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

John Iles, Arkell, Ont.
John McKenzie, Corwhin, Ont.
John Blake, Crieff, Ont.
John Worthington, Aberfoyle, Ont.
Joseph Little, Hespeler, Ont.
Charles Colfas, Morriston, Ont.
George H. Laird, Guelph, Ont.
Allen Stewart, Crieff, Ont.
Peter McLean, Morriston, Ont.

Officers:

John Iles, President..... Arkell, Ont.
Joseph Little, Vice-President. .....Hespeler, Ont.
Wm. Rae, Secretary-Treasurer.....Arkell, Ont.

Unassessed premium note capital $34,666.71.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Assets:

Cash on deposit to Company's credit in Bank of Commerce, Guelph	$1,488 97
Cash in Agents' hands	154 36
Amount of premium notes in force, after deducting all payments thereon and assessments levied	34,666 71
Amount unpaid of assessments of 1903	74 11
Amount unpaid of assessments of prior years	12 69
Total assets	$36,396 84

LIABILITIES. NONE.

RECEIPTS.

Cash balance at 31st December, 1902 (not extended)	$1,834 61	
Cash received as fixed payments of 1903		$480 39
Cash received for assessments of 1903		1,793 12
Cash received for assessments of prior years		24 07
Cash received for interest		21 60
Total receipts		$2,319 08

EXPENDITURE.

Expenses of Management:

Amount paid for travelling expenses	$10 30
Amount paid for investigation of claims	8 00
Amount paid for statutory assessment and license fee	17 36
Amount paid for printing, stationery and advertising	27 25
Amount paid for salaries, directors' and auditors' fees	58 00
Amount paid for postage, telegrams and express	21 10
Amount paid for other expenses	10 56
Total expenses of management	$152 57

Miscellaneous Payments :

Amount paid for losses prior to 1903	$20 75	
Amount paid for losses during 1903	2,326 17	
		$2,346 92
Amount of rebate		10 87
Total expenditure		$2,510 36

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$1,257,885 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	601	$1,155,195 00
Policies new and renewed during 1903	254	474,260 00
Gross number during 1903	855	1,629,455 00
Less expired and cancelled in 1903	190	371,570 00
Net risks in force 31st December, 1903	665	$1,257,885 00

Classification of Risks :

Farm and Non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$38,443 55
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,666 71
Amount of premium notes received during the year 1903	14,485 80
Payments on premium notes of 1903 including all sums credited on said premium notes, viz :	
(a) Cash paid up to 31st December, 1903	480 29

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

N. Harrison, Castlemore, Ont.
R. J. Rutherford, Campbell's Cross,
James Jackson, Brampton, Ont.
Thos. Sparrow, Mona Road, Ont.
J. J. Stewart, Britannia, Ont.
Tabias Mason, Lisgar, Ont.
D. H. Marshall, Snelgrove, Ont.
S. D. Rutherford, Cedar Mills, Ont.
John Gardhouse, Highfield, Ont.

Officers:

R. J. Rutherford, President.....Campbell's Cross, Ont.
J. J. Stewart, Vice-President.....Britannia, Ont.
Luther Cheyne, Secretary.....Brampton, Ont.
David Kirkwood, Treasurer.....Brampton, Ont.

Unassessed premium note capital, $154,662.41.

Statement for the Year Ending 31st December, 1903.

Assets:

Cash in Dominion Bank, Brampton	$9,754 73	
Cash, stamps, postal notes and post office orders on hand	245 44	
		$10,000 17
Amount unpaid of fixed payments of 1903		1,074 35
Amount due in prior years		300 00
Amount due in prior years (not extended)	$630 66	
Cash in agents' hands		97 49
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$250 00	
Amount of office furniture (not extended)		154.662 41
Total assets		$166,134 42

Liabilities.

Amount of retained premiums	$14 80
Total	$14 30

Receipts.

Cash balance at 31st December, 1902 (not extended)	$3,921 70	
Cash received as fixed payment of 1903		$14,108 48
Cash received as fixed payment of prior years		686 21
Cash received for interest		210 30
Cash received as premiums retained		14 80
Cash received as carpenters' risks		4 00
Cash received as refund of claim		5 50
Cash received from agents		247 51
Total receipts		$15,276 80

Expenditure.

Expenses of Management :

Cash paid for rent and taxes	$122 48
Cash paid for agents' fees	916 36
Cash paid for salaries, directors' and auditors' fees	1,669 30
Cash paid for fuel and light	31 00
Cash paid for statutory assessment and license fee	61 96
Cash paid for printing, stationery and advertising	273 75
Cash paid investigation and adjustment of claims	170 00
Cash paid for postage, etc	152 74
Cash paid for other expenses	45 25
Total expenses of management	$3,443 04

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	5,435 94
Cash paid for rebate	221 86
Total expenditure	$9,100 84

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$5,452,999 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	3,468	$5,323,027 00
Policies taken during 1903 new or renewed	1,217	1,953,652 00
Gross number during 1903	4,685	$7,276,679 00
Less expired and cancelled in 1903	1,196	1,823,680 00
Net risks in force 31st December, 1903	3,489	$5,452,999 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$186,802 78
Amount of all premium notes on policies in force 31st December, 1903, after deducting all payments thereon and assessments levied	154,662 11
Amount of premium notes received during the year 1903	65,987 68

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Robert Shortreed, Guelph, Ont.
D. McCree, Guelph, Ont.
Robert Amos, Guelph, Ont.
James Bowman, Guelph, Ont.
J. O. Cleghorn, Guelph, Ont.
John Laird, Guelph, Ont.
James Laidlaw, Guelph, Ont.
G. B. Metcalf, Marden, Ont.
C. R. Blyth, Marden, Ont.

Officers:

Robert Shortreed, President ..... Guelph, Ont.
John Laird, Vice-President ..... Guelph, Ont.
Major G. B. Hood, Secretary-Treasurer ..... Guelph, Ont.

Unassessed premium note capital, $19,082.22.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Assets:

Amount of cash in Bank of Commerce at Guelph	$679 16
Amount of premium notes in force after deducting all payments thereon and assessments levied	19,082 22
Amount unpaid of fixed payments of 1903	30 42
Amount of policy fees, 1903	3 00
Total assets	$19,794 80

LIABILITIES.—NONE.

RECEIPTS.

Cash balance at 31st December, 1902	None.
Cash received as policy fees	$58 00
Cash received as fixed payments of 1903	836 34
Cash received as fixed payments of prior years	51 98
Cash received as assessments of 1903	28 62
Cash received as interest	4 95
Cash received as policy fees, 1902	5 00
Total receipts	$985 29

EXPENDITURE.

Expenses of Management:

Amount paid for postage, etc.	$10 80
Amount paid for statutory assessment and license	10 51
Amount paid for printing, stationery and advertising	10 25
Amount paid for salaries, officers' and auditors' fees	184 00
Amount paid for sundry expenses	7 00
Total expenses of management	$222 56

iscellaneous Payments :

Cash paid for losses which occurred during 1903	$44 35
Cash paid in repayment of loans	39 92
Total expenditure	$306 13

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
utual	$467,650 00

Movement in Risks.

Mutual System.

	Number.	Amount.
olicies in force 31st December, 1902	237	$515,225 00
olicies new and renewed during 1903	62	137,050 00
ross number during 1903	299	$652,275 00
ess expired and cancelled in 1903	81	184,625 00
et risks in force on mutual system, 31st December, 1903	218	$467,650 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
mount of face of all premium notes held by Company, and legally liable to assessment	$22,257 00
mount of premium notes, after deducting all payments thereon and assessments levied	19,082 22
mount of premium notes received during the year 1903	6,429 00
ayments on premium notes of 1903 including all sums credited on said premium notes :	
Cash paid up to 31st December, 1903	246 92
Notes for fixed payments unpaid, 1903	11 14

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1904:

Directors:

Wm. Young, Mount Brydges, Ont.
H. Buchanan, Mount Brydges, Ont.
J. Ferguson, Strathroy, Ont.
J. Stuart, Burwell Road, Ont.
D. N. McGugan, Strathroy, Ont.
J. Bradt, Delaware, Ont.
J. M. Kaiser, Howlett, Ont.
Jas. J. Sutherland, Mount Brydges, Ont.
R. Sutherland, Mount Brydges, Ont.
W. S. Wild, Delaware, Ont.
J. D. Carruthers, Melbourne, Ont.
D. Campbell, Southwold, Ont.

Officers:

Wm. Young, President. ..... Mount Brydges, Ont.
J. M. Kaiser, Vice-President. ..... Howlett, Ont.
Wm. E. Sawyer, Sec.-Treasurer ..... Mount Brydges, Ont.

Unassesed premium note capital, $42,378.09.

Statement for the Year Ending 31st December, 1903.

Assets.

Actual cash on hand at head office	$135 82	
Actual cash in Union Bank, Mount Brydges*	3,262 93	
		$3,398 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied		42,378 09
Total assets		$45,776 84

Liabilities.

Amount of retained balance premium notes	$22 30
Total liabilities	$22 30

Receipts.

Cash balance at 31st December, 1902 (not extended)	$2,944 94	
Cash received at taking of applications		$186 50
Cash received as fixed payments of 1903		560 42
Cash received as assessments of 1903		1,760 78
Cash received as interest		119 95
Cash received as transfer fees		5 00
Total receipts		$2,632 15

*Less outstanding cheques, $575.00.

Expenditure.

penses of Management :

Amount paid for commission to agents	$186 50
Amount paid for investigation and adjustment of claims	23 90
Amount paid for statutory assessment	20 67
Amount paid for printing and advertising	75 65
Amount paid for salaries, directors' and auditors' fees	241 00
Amount paid for postage, telegrams and express	22 60
Amount paid for fuel and light	2 90
Amount paid for travelling expenses	10 90
Amount paid for other expenses	4 00
Total expenses of management	$585 42

iscellaneous Payments :

Cash paid for losses which occurred during 1903	1,542 06
Cash paid for rebate	73 16
Total expenditure	$2,200 64

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Three years.
utual	$1,526,663 00

Movement in Risks.

Mutual System.

	Number.	Amount.
olicies in force 31st December, 1902	942	$1,464,683 00
olicies new and renewed during 1903	373	607,878 00
rose number during 1903	1,315	$2,072,561 00
ess expired and cancelled in 1903	356	545,898 00
et risks in force on mutual system 31st December, 1903	959	$1,526,663 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
mount of face of all premium notes held by Company, and legally liable to assessment	$45,871 89
mount of all premium notes, after deducting all payments thereon and assessments levied	42,378 09
mount of premium notes received during the year 1903	18,236 34
ayments on premium notes of 1903, including all sums credited on said premium notes : Cash paid up to 31st December, 1903	560 42

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th, May, 1887.

Names and addresses of the Directors and Officers for the year 1904:

Directors.

Wm. Nancekivell, Ingersoll, Ont.
Samuel Gregg, Ingersoll, Ont.
J. G. Currie, Ingersoll, Ont.
Thos. Prouse, Dereham Centre, Ont.
C. A. Brink, Tolden's Corners, Ont.
John Baxter, Brownsville, Ont.

Officers:

Wm. Nancekivell, President ..... Ingersoll, Ont.
Thos. Prouse, Vice-President ..... Dereham Centre, Ont.
T. R. Mayberry, Secretary-Treasurer ..... Ingersoll, Ont.

Unassessed premium note capital, $58,186.94.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash at head office	$167 68
Amount unpaid of fixed payments of 1903	205 87
Amount of premium notes in force after deducting all payments thereon and assessments levied	58,186 94
Total assets	$58,560 49

LIABILITIES.

Amount of borrowed money	$889 08
Total liabilities	$889 08

RECEIPTS.

Cash Balance at 31st December, 1902 (not extended)	$184 20	
Cash received as fixed payments of 1903		$2,908 71
Cash received for assessments of prior years		26 06
Cash received, borrowed money		889 08
Total receipts		$3,823 85

EXPENDITURE.

Expenses of Management:

Amount paid for interest	$25 80
Amount paid for investigation and adjustment of claims	12 00
Amount paid for statutory assessment and license	22 14
Amount paid for salaries, directors' and auditors' fees	314 45
Amount paid for printing, stationery and advertising	31 00
Amount paid for rent and taxes	7 50
Amount paid for postage, etc.	36 75
Total expenses of management	$449 64

Miscellaneous Payments:

Cash paid for losses during 1903	2,508 08
Cash paid for rebate	42 05
Cash paid for repayment of loan	839 70
Total expenditure	$3,840 37

Currency of Risks.

Amount covered by policies in force 31st December, 1903.

	Three years.
Mutual	$1,674,982 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	919	$1,602,211 00
Policies new and renewed during 1903	315	613,681 00
Gross number and amount in force at any time during 1903	1,234	$2,215,892 00
Less expired and cancelled in 1903	319	540,910 00
Net risks in force on mutual system, 31st December, 1903	915	$1,674,982 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$64,388 69
Amount of all premium notes, after deducting all payments thereon and assessments levied	58,186 94
Amount of premium notes taken during the year 1903	24,510 74
Payments on premium notes of 1903, including all sums credited on said premium notes :	
Cash paid up to 31st December, 1903	1,257 70

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1904:

Directors.

F. I. Patten, M.D., St. George, Ont. Albert Barton, Onondaga, Ont.
John Miller, Glenmorris, Ont. Wm. Edmondson, Brantford, Ont.
James Harley, Canning, Ont. Joseph McIntyre, Mohawk, Ont.
John Collins, Burford, Ont. John Ramsay, Falkland, Ont.
Wm. Roddick, Brantford, Ont.

Officers:

F. I. Patten, M.D., President ..... St. George, Ont.
Albert Barton, Vice-President ..... Onondaga, Ont.
John H. Campbell, Secretary-Treasurer.....Brantford, Ont.

Unassessed premium note capital, $124,060.06.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand at head office	$37 96	
Cash in Bank of Commerce, Brantford	226 58	
		$264 54
Amount of unpaid assessment of 1903		935 30
Amount of unpaid assessment of prior years		100 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		124,060 06
Total assets		$125,359 90

LIABILITIES.

Amount of borrowed money	$900 00
Total liabilities	$900 00

RECEIPTS.

Cash balance at 31st December, 1902 (not extended)	$262 11	
Cash received for assessments levied in 1903		$10,004 54
Cash received for assessments levied prior to 1903		544 31
Cash received for borrowed money		5,400 00
Cash received for cancelled policies		40 13
Cash received for other sources		2 90
Total receipts		$15,991 08

Expenditure.

Expenses of Management :

Amount paid for travelling expenses	$16 00
Amount paid for commission	36 85
Amount paid for investigation and adjustment of claims	57 50
Amount paid for interest	194 30
Amount paid for statutory assessment and license fee	56 57
Amount paid for printing and advertising	161 94
Amount paid for rent and taxes	65 00
Amount paid for salaries, directors' and auditors' fees	819 00
Amount paid for postage, telegrams and express	125 96
Total expenses of management	$2,323 12

Miscellaneous Payments :

Cash paid for losses which occurred during 1903	8,196 46
Cash paid in repayment of loan	5,400 00
Cash paid for sundries	69 07
Total expenditure	$15,988 65

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$4,861,432 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	3,248	$4,818,552 00
Policies taken during 1903 (new or renewed)	1,021	1,599,210 00
Gross number and amount of risks during 1903	4,269	$6,417,762 00
Less expired and cancelled in 1903	983	1,556,330 00
Net risks in force 31st December, 1903	3,286	$4,861,432 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$143,065 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	124,060 05
Amount of premium notes received during the year 1903	47,136 50

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1904:

Directors.

James Henderson, Belton, Ont.
Wm. Colyer, Ingersoll, Ont.
William Whitstone, Lakeside, Ont.
Charles Youngs, Brooksdale, Ont.
Geo. A. Munroe, Embro, Ont.
Robert Neeley, Dorchester, Ont.
Alexander Woods St. Mary's, Ont.
Thomas Duffin, Rebecca, Ont.
George McKenzie, Embro, Ont.

Officers:

James Henderson, President ..... Belton, Ont.
Geo. A. Munroe, Vice-President ..... Embro, Ont.
E. J. Pearson, Secretary ..... Kintore, Ont.
Jas. Patterson, Treasurer ..... Thamesford, Ont.

Unassessed premium note capital, $134,868.81.

Statement for the Year Ending 31st December, 1903.

Assets.

Amount of cash on hand and in bank	$49 17
Amount unpaid of assessments levied in 1903	672 18
Amount unpaid of assessments levied prior to 1903	124 53
Amount of premium notes in force, after deducting all payments thereon and assessments levied	134,868 31
Total assets	$135,714 19

Liabilities.

Amount of borrowed money	$450 00
Amount of retained balance premium notes	65 61
Total liabilities	$515 61

Receipts.

Cash balance at 31st December, 1902 (not extended)	$170 00	
Cash received for assessments levied in 1903		$3,110 72
Cash received for assessments levied before 1903		734 91
Cash received, borrowed		1,600 00
Cash received, interest		7 61
Cash received, retained premiums		40 00
Cash received, agents' fees		342 75
Total receipts		$5,995 00

Expenditure.

Expenses of Management :

Amount paid for law costs		$25 02
Amount paid for statutory assessment		35 49
Amount paid for printing, advertising, po tage, etc		151 60
Amount paid for rent		12 00
Amount paid for salaries, directors' and auditors' fees		471 50
Amount paid for investigation of claims		29 00
Amount paid for interest		34 59
Amount paid for travelling expenses		12 00
Amount paid for other expenses		23 00
Total expenses of management		$794 10

Miscellaneous Payments :

Cash paid for losses which occurred prior to 1903	$12 44	
Cash paid for losses which occurred during 1903	2,688 04	
		2,700 48
Repayment of loans		1,850 00
Rebate		31 35
Total expenditure		$5,375 83

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Three years.
Mutual	$3,004,524 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,671	$2,849,695 00
Policies new and renewed during 1903	664	1,277,125 00
Gross number during 1903	2,335	$4,126,820 00
Deduct expired or cancelled in 1903	645	1,122,296 00
Net risks in force on mutual system 31st December, 1903	1,690	$3,004,524 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

Amount of face of all premium notes held by company and legally liable to assessment	$137,632 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	134,868 91
Amount of premium notes received during the year 1903	59,258 30

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

Names and addresses of the Directors and Officers for the year 1904:

Directors.

Wm. Schell, Woodstock, Ont.
V. Ficht, Oriel, Ont.
F. W. Vardon, Springford, Ont.
Jas. E. Carroll, Norwich, Ont.
John Topham, Burgessville, Ont.
J. R. Johnson, Springford, Ont.
John Cornell, Otterville, Ont.
A. W. Smith, Northfield Centre, Ont.
J. Cohoe, New Durham, Ont.

Officers:

Wm. Schell, President ..... Woodstock, Ont.
V. Ficht, Vice-President ..... Oriel, Ont.
H. Van Valkenburg, Secretary-Treasurer ..... Norwich, Ont.

Unassessed premium note capital, $70,672.63.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand at head office for year ending 31st December, 1903	$277 50	
Cash in Molson's Bank, Norwich	2,690 68	
Oxford Permanent Loan and Savings Coy., Woodstock	1,709 32	
		$4,677 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied		70,672 63
Amount unpaid of fixed payments of 1903		1,180 48
Amount unpaid of prior years (not extended)	$97 78	
Total assets		$76,530 61

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902 (not extended)	$2,258 17	
Cash received for fixed payments of 1903		$2,863 73
Cash received for assessments of prior years		1,165 04
Cash received for interest		74 42
Cash received for fees		9 30
Total receipts		$4,112 49

EXPENDITURE.

Expenses of Management:

Amount paid for investigation of claims	$22 00
Amount paid for salaries, directors' and auditors' fees	454 60
Amount paid for stationery, printing and advertising	41 00
Amount paid for postage	74 75
Amount paid for rent	51 00
Amount paid for statutory assessment and license	27 81
Amount paid for travelling expenses	2 50
Total expenses of management	$673 66

Miscellaneous Payments :

Amount paid for losses which occurred during 1903	$945 75
Amount paid for rebate	73 75
Total expenditure	$1,693 15

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	Four years.
Mutual	$2,292,925 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,341	$2,120,445 00
Policies new and renewed during 1903	340	512,200 00
Gross number during 1903	1,681	$2,632,645 00
Less expired and cancelled in 1903	242	339,720 00
Net risks in force on mutual system, 31st December, 1903	1,439	$2,292,925 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$80,068 53
Amount of all premium notes, after deducting all payments thereon and assessments levied	70,672 63
Amount of premium notes received during the year 1903	17,840 00

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of the Directors and Officers for the year 1904:

Directors.

John Bolton, Wildwood, Ont.
William Stewart, Hickson, Ont.
A. S. McKay, Woodstock, Ont.
James Green, Brooksdale, Ont.
John Muterer, Rayside, Ont.
Robert McLeod, Bennington, Ont.
Columbus Ross, Embro, Ont.
John C. McPherson, Kintore, Ont.

Officers:

John C. McPherson, Acting President ..... Kintore, Ont.
James Munro, M. P. P., Secretary-Treasurer. ... Embro, Ont.

Unassessed premium note capital, $58,365.10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

ASSETS.

Cash on hand at head office		$1,178 97
Amount unpaid of assessments of 1903		109 18
Amount unpaid of assessments of prior years (not extended)	$3 36	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		58,365 10
Total assets		$59,653 55

LIABILITIES.—None.

RECEIPTS.

Cash Balance at 31st December, 1902 (not extended)	$1,400 44	
Cash received for assessments levied during 1903		$2,288 70
Cash received for assessments in prior years		103 36
Cash received for interest		14 50
Cash received for transfer fees, etc		2 90
Total receipts		$2,408 56

EXPENDITURE.

Expenses of Management:

Cash paid for bonus to agents	$15 75
Cash paid for travelling expenses	8 70
Cash paid for printing and advertising	11 00
Cash paid for statutory assessment and license	20 59
Cash paid for rent	12 00
Cash paid for salaries, directors' and auditors' fees	367 00
Cash paid for postage, telegrams and stationery	19 84
Cash paid for all other expenses	65 00
Total expenses of management	$519 88

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1903	$10 00	
Cash paid for losses which occurred during 1903	2,100 15	
		2,110 15
Total expenditure		$2,630 03

Currency of Risks.

Amount covered by Policies in force 31st December, 1903.

	One year.	Two years.	Three years.	Total.
Mutual	$3,600 00	$6,875 00	$1,587,460 00	$1,597,935 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1902	1,037	$1,457,135 00
Policies new and renewed during 1903	366	582,905 00
Gross number during 1903	1,403	$2,040,040 00
Less expired and cancelled in 1903	341	442,105 00
Net risks in force on mutual system 31st December, 1903	1,062	$1,597,935 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1903.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$144 00	$263 00	$62,080 50	$62,487 50
Amount of all premium notes, after deducting all payments thereon, and assessments levied	139 28	245 72	57,980 10	58,365 10
Amount of premium notes received during the year 1903	132 00	82 00	22,609 00	22,823 00
Payments on premium notes of 1903 including all sums credited on said premium notes:				
Cash paid up to 31st December, 1903	3 76	3 28	576 20	583 24
Notes for assessments unpaid at 31st December, 1903			17 16	17 16

Purely Mutual Fire Companies.

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31st DECEMBER, 1903.

	Name of Company.	Real estate cash value.	Mortgages, bonds, debentures and other securities.	Cash.	Agents' balances.	Fixed payments of 1903 unpaid.	Assessments of 1903 unpaid.	Fixed payments and assessments of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other assets.	Total assets.	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual			2,859 08		348 00			15,503 91			97 00	18,807 99	1
2	Amherst Island			2,296 50					4,141 60		15 00		6,453 10	2
3	Ayr Farmers'			383 89			29 85		93,157 49				93,571 23	3
4	Bancroft Mutual					313 74		21 10	12,386 14				12,720 98	4
5	Bay of Quinte			3,446 34		57 96			28,160 36	10 50			31,675 16	5
6	Bertie and Willoughby			5,654 40		249 08			52,573 86				58,477 34	6
7	Blanshard			1,276 27			263 86	87 00	30,520 16				32,147 29	7
8	Blenheim, North			12 64			30 88		80,766 23				80,809 75	8
9	Brant County			264 54			935 30	100 00	124,060 06				125,359 90	9
10	Bruce, West			25 82			137 46	53 35	10,105 68				10,322 31	10
11	Canadian Millers'		86,097 59	18,714 54		338 82			71,402 88	1,438 45			177,992 28	11
12	Caradoc Farmers'			3,398 75					42,378 09				45,776 84	12
13	Clinton Township			312 15		17 91			32,864 75				33,224 81	13
14	Chlross			3,721 03			547 63		60,378 55				64,647 21	14
15	Dereham and West Oxford			167 68		205 87			58,186 94				58,560 49	15
16	Dorchester, N. and S.			19,445 16		438 37			74,022 93				93,906 46	16
17	Downie			2,398 03			117 48	10 32	50,891 55				53,417 38	17
18	Dufferin Farmers'			9,260 34	217 77				68,254 97				77,733 08	18
19	Dumfries, N., and Waterloo, S			264 72			311 02		173,103 51			20 00	173,699 25	19
20	Dunwich, Farmers			1,388 31		348 80			36,934 53				38,671 67	20
21	Easthope, South			1,769 67			385 60	22 95	144,054 67				146,232 89	21
22	Ekfrid		2,652 25	314 32		174 99			34,626 83	31 25			37,799 64	22
23	Elma Farmers'			11,039 26			251 65		115,602 82				126,893 73	23
24	Eramosa			3,976 52		249 93			33,080 52				37,306 97	24
25	Erie Farmers'			418 35		65 22	248 11	72 50	42,246 95				43,051 16	25
26	Farmers' Central			9,201 60	301 89		476 85	165 61	160,336 41				170,482 36	26
27	Farmers' Union			8,615 48					81,211 56		838 36		90,665 40	27
28	Formosa			7,742 06	25 95		262 09	160 16	162,405 36				170,595 62	28
29	Germania Farmers'			3,038 18		73 55		21 65	83,887 42				87,020 80	29
30	Glengarry Farmers'			13,189 76					66,840 92				80,030 68	30

31	Grand River			1,446 67			126 94		34,365 58				35,939 19	31
32	Grenville Patron			9,624 14		114 78			101,231 09				110,970 01	32
33	Grey and Bruce			3,662 04			365 65	362 40	36,583 88				40,973 97	33
34	Guelph Township			679 16		30 42			19,082 22			3 00	19,794 80	34
35	Halton Union			100 00					117,828 82		52 65		117,981 47	35
36	Hamilton Township			1,449 27	18 31	7 08			61,211 10				62,688 76	36
37	Hay Township			2,347 84			28 10		126,807 67				129,183 61	37
38	Hopewell Creek			1,351 72			128 91	119 98	32,142 85				33,743 46	38
39	Howick Farmers'		6,000 00	6,712 48		461 73			258,938 85				272,113 06	39
40	Howard Farmers'		341 75	7,647 98		244 30			66,001 25				71,235 28	40
41	Kent and Essex			2,461 81		94 39			20,917 58				23,473 78	41
42	Lambton Farmers'			3,733 04					98,290 05		1,052 05		103,075 14	42
43	Lanark			4,364 23		140 46			91,135 93				95,640 62	43
44	Lennox and Addington			278 64	238 75	176 32			39,932 11				40,625 82	44
45	Lobo Township			3,008 71		35 23			24,356 18				27,400 12	45
46	London Township			2,415 74		66 12			45,628 14				48,110 00	46
47	McGillivray			1,309 48		85 88			9,960 82				11,356 18	47
48	McKillop			9,467 71		457 65			98,787 70				108,713 06	48
49	Maple Leaf			5,590 32		331 45	121 37		83,127 82				89,170 96	49
50	Midland			1,676 85	19 80	85 22			43,818 16				45,630 03	50
51	Nichol			4,685 70		309 41			73,129 76				78,124 87	51
52	Nissouri Farmers'			49 17			672 18	121 53	134,868 81				135,714 69	52
53	Norfolk Farmers'			575 52		154 54	579 45		37,378 52				38,688 03	53
54	Oneida Farmers'			118 16			52 98	2 51	16,051 29				16,224 94	54
55	Otter			4,677 50		1,180 48			70,672 63				76,530 61	55
56	Oxford Farmers'			1,178 97			109 48		58,365 10				59,653 55	56
57	Peel and Maryboro'	1,900 00		3,075 34		766 25			99,859 15				105,200 74	57
58	Peel County Farmers'			10,000 17	97 49	1,074 35		300 00	154,662 41				166,134 42	58
59	Puslinch			1,488 97	154 36		74 11	12 69	34,666 71				36,396 84	59
60	Prescott Farmers'			883 16		8 25			19,106 82				19,998 23	60
61	Renfrew Farmers'			576 81		1,229 20	571 63		38,003 99				40,384 63	61
62	Saltfleet and Binbrook	100 00		6,201 60			348 34	120 75	77,120 12				84,190 81	62
63	Southwold Farmers'		3 000 00	1,184 80			327 41	33 10	49,365 77				53,911 08	63
64	Sydenham		13,406 45	6,072 92	239 05	85 47			121,369 21				141,173 10	64
65	Townsend Farmers'			12 73		7 28	3 68		36,485 37				36,509 06	65
66	Usborne and Hibbert			3,710 62				322 17	92,565 59				96,598 68	66
67	Victoria			1,001 19	48 94	1,596 04			33,365 18		670 48		36,681 83	67
68	Walpole Farmers'			3,982 48	220 95	153 27			48,126 44				52,483 14	68
69	Waterloo, North		5,000 00	16,575 62			677 55	77 64	255,582 00				277,912 81	69
70	Wawanosh, West			312 70			1,061 69	289 96	157,450 60				159,114 95	70
71	Westminster Township		10,000 00	6,269 82					42,417 48				58,687 30	71
72	Williams, East			2,230 21		354 47			15,788 59				18,373 27	72
73	Yarmouth			572 32					33,905 35				34,477 67	73
	Total	1,900 00	126,498 04	279,359 73	1,583 26	12,163 28	9,250 28	2 479 67	5,151,575 34	1,480 20	2,628 54	120 00	5,592,038 34	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1903.

	Name of Company.	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and Directors' fees.	Agents' commission and fees.	Retained balance of premium notes.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount of risk.	
		Reported but not adjusted.	Adjusted.	Resisted.										
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	
1	Algoma Mutual	300 00									300 00	1,101	751,231 00	1
2	Amherst Island											149	184,145 00	2
3	Ayr Farmers'											831	2,289,500 00	3
4	Bancroft Mutual				854 09						854 09	526	368,920 00	4
5	Bay of Quinte											876	1,121,055 00	5
6	Bertie and Willoughby											1,541	2,013,029 00	6
7	Blanshard											760	1,050,495 00	7
8	Blenheim, North				3,800 00						3,800 00	625	1,709,095 00	8
9	Brant County				900 00						900 00	3,286	4,861,432 00	9
10	Bruce, West				1,005 00						1,005 00	316	280,255 00	10
11	Canadian Millers'											317	908,600 00	11
12	Caradoc Farmers'								22 30		22 30	959	1,526,663 00	12
13	Clinton Township	625 00			550 00						1,175 00	722	1,009,957 00	13
14	Culross											988	1,626,089 00	14
15	Dereham and West Oxford				889 08						889 08	915	1,674,982 00	15
16	Dorchester, N. and S.											1,728	2,817,550 00	16
17	Downie	15 00									15 00	842	1,824,230 00	17
18	Dufferin Farmers'		652 45								652 45	1,711	2,229,120 00	18
19	Dumfries, N. and Waterloo, S.											1,981	4,410,475 00	19
20	Dunwich Farmers'											1,129	1,521,300 00	20
21	Easthope, South											1,390	3,093,920 00	21
22	Ekfrid											926	1,323,380 00	22
23	Elma Farmers'											1,322	2,583,713 00	23
24	Eramosa											409	842,115 00	24
25	Erie Farmers'											740	1,146,267 50	25
26	Farmers' Central											4,330	5,183,947 00	26
27	Farmers' Union											2,505	2,925,307 00	27

28	Formosa												1,499	2,276,505 00
29	Germania Farmers'												2,738	2,951,705 00
30	Glengarry Farmers'											25 00	805	1,241,050 00
31	Grand River	25 00											3,086	3,872,985 00
32	Grenville Patron												1,844	1,822,493 00
33	Grey and Bruce												218	467,650 00
34	Guelph Township											1,500 00	2,463	3,917,750 00
35	Halton Union				1,500 00								1,180	1,519,608 00
36	Hamilton Township												1,815	3,388,100 00
37	Hay Township												531	710,968 00
38	Hopewell Creek												3,672	5,681,393 00
39	Howick Farmers'											159 75	1,712	2,518,540 00
40	Howard Farmers'	124 50	35 25										591	741,648 00
41	Kent and Essex												3,648	4,451,933 00
42	Lambton Farmers'												3,642	3,684,320 00
43	Lanark											644 90	1,083	1,368,688 00
44	Lennox and Addington				600 00	26 75			18 15				545	817,024 00
45	Lobo Township						2 00	43 70				45 70	1,230	1,809,194 00
46	London Township												359	423,635 00
47	McGillivray												2,252	3,372,305 00
48	McKillop												2,505	3,181,320 00
49	Maple Leaf												1,324	1,521,378 00
50	Midland											2,130 00	1,563	2,258,103 00
51	Nichol Mutual		2,130 00						65 61			515 61	1,690	3,004,524 00
52	Nissouri Farmers'				150 00							2,508 69	1,092	1,223,501 00
53	Norfolk Farmers'				2,000 00	22 22	486 47						347	583,710 00
54	Oneida Farmers'												1,439	2,292,925 00
55	Otter Mutual												1,062	1,597,935 00
56	Oxford Farmers'												1,782	2,774,585 00
57	Peel and Maryboro								14 80			14 80	3,489	5,452,999 00
58	Peel County Farmers'												670	748,450 00
59	Prescott Farmers'												665	1,257,885 00
60	Puslinch Mutual												1,309	1,345,822 00
61	Renfrew Farmers'												1,335	1,919,368 00
62	Saltfleet and Binbrook												778	1,381,845 00
63	Southwold Farmers'											215 60	4,459	5,722,557 00
64	Sydenham	15 00		200 00									821	1,387,475 00
65	Townsend Farmers'												2,023	3,662,036 00
66	Usborne and Hibbert												1,217	1,095,307 00
67	Victoria				11,860 00					2,454 67	14,314 67		750	1,333,142 00
68	Walpole Farmers'												2,616	5,235,125 00
69	Waterloo, North											1,400 00	3,287	4,422,073 00
70	Wawanosh, West				1,400 00								1,004	1,621,570 00
71	Westminster Township												485	627,990 00
72	Williams, East												839	1,273,241 00
73	Yarmouth													
	Totals	1,104 50	2,817 70	200 00	25,808 17	48 97	488 47	43 70	120 86	2,454 67	33,187 04	110,215	160,385,333 50	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31st DECEMBER, 1903.

	Name of Company.	Fees or surveys.	Fixed payments, 1903.	Assessments, 1903.	Fixed payments of prior years.	Assessments of prior years.	Interest.	Licenses, extra risks, transfer fees.	From investments.	Retained premiums.	Borrowed money.	Agents' balances.	Cancelled policies	Other sources.	Total.	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	307 00	2,887 58		456 40		53 20	8 39				1 00		50	3,714 07	1
2	Amherst Island		751 98				53 64								805 62	2
3	Ayr Farmers'	262 50		4,797 98		19 52					3,900 00				8,980 00	3
4	Bancroft Mutual	88 50	1,264 77		233 96		20 89				851 09			1 25	2,463 46	4
5	Bay of Quinte		2,760 44		61 87		97 67	2 00							2,924 98	5
6	Bertie and Willoughby		4,975 29		283 08		77 38	9 06							5,344 81	6
7	Blanshard			1,555 36		85 50									1,640 86	7
8	Blenheim, North			1,113 52		14 40	37 60				1,400 00			6 50	5,572 02	8
9	Brant County			10,004 64		544 31		42 13			5,400 00				15,991 08	9
10	Bruce, West			772 88		78 35					1,505 00				2,356 23	10
11	Canadian Millers		23,610 05		629 40		4,305 32	16 50							28,591 27	11
12	Caradoc Farmers'	186 50	560 42	1,760 28			119 95	5 00							2,632 15	12
13	Clinton Township		1,705 57		16 56		2 72	2 50			1,600 00				3,327 35	13
14	Culloss			2,102 05		355 11	152 82								2,609 98	14
15	Dereham and West Oxford		2,908 71			26 06									3,823 85	15
16	Do hester, North and South		5,615 48		29 80		490 60				889 08				6,135 88	16
17	Dosanie			2,036 93		138 34	12 07								2,187 34	17
18	Dufferin Farmers'	18 75	4,434 87		5 25		228 08								4,686 95	18
19	Dumfries, N. and Waterloo, S.	623 50		11,876 09		364 60		159 69			12,100 00				25,123 88	19
20	Dunwich Farmers'		3,019 25			343 88	4 15				147 65				3,544 93	20
21	Easthope, south			7,264 45		148 49	17 50				1,000 00				8,430 44	21
22	Ekfrid		2,505 76		115 60		80 79	3 00							2,705 15	22
23	Elma Farmers'			3,542 26		214 35	286 57								4,043 18	23
24	Eramosa		1,133 61		136 13		101 35								1,371 09	24
25	Erie Farmers'	182 50	358 72	2,464 11		109 00									3,114 33	25
26	Farmers' Central		3,291 30	6,119 90	292 46	260 83	122 14	10 20							10,096 83	26
27	Farmers' Union	718 00	6,545 80		565 62		215 97	14 65							8,060 04	27
28	Formosa		2,594 65	4,680 89	254 54		194 76								7,724 84	28
29	Germania Farmers'		2,458 55		27 60	55 55	100 30	19 65							2,661 65	29

30	Glengarry Farmers'		7,002 90			382 77								7,385 67	30
31	Grand River			3,506 50		35 44	2 50							3,511 44	31
32	Grenville Patron		7,711 20		151 60	211 62							7 00	8,081 47	32
33	Grey and Bruce			3,583 65		125 50	31 25							3,713 10	33
34	Guelph Township	58 00	856 81		51 88	28 62	4 95						5 00	985 29	34
35	Halton Union		5,918 10		201 70		56 81			1,500 00			1 00	7,707 94	35
36	Hamilton Township		2,485 12		10 15		25 60							2,520 87	36
37	Hay Township		571 17	6,772 29			24 60							7,371 06	37
38	Hopewell Creek			901 30		152 31	17 30							1,070 91	38
39	Howick Farmers'		11,349 06		307 55		388 05		13 20			3 05	41 80	12,202 71	39
40	Howard Farmers'		1,806 55		160 62		232 10	14 50	529 33					5,743 10	40
41	Kent and Essex		1,865 21		63 10		51 26							1,979 60	41
42	Lambton Farmers'		9,910 87		1,210 30		113 20						2 50	11,236 87	42
43	Lanark		8,936 50		600 72		153 51						3 83	9,694 56	43
44	Lennox and Addington		1,109 71		147 30	8 10	3 73			814 00	172 05			5,284 89	44
45	Lobo Township		1,619 74		10 98		36 70							1,697 42	45
46	London Township		1,110 20		130 20		92 02							4,382 42	46
47	McGillivray		1,417 50		94 27		28 81							1,540 58	47
48	McKillop		6,510 90		389 05		214 93							7,111 88	48
49	Maple Leaf		5,272 79	2,275 36	222 07	37 45	165 58						14 10	7,987 35	49
50	Midland	125 13	3,343 52		50 55		59 00						31 91	3,610 41	50
51	Nichol Mutual		5,693 18		231 54		84 36							6,009 38	51
52	Nissouri Farmers'	312 76		3,110 72		791 01	7 51		10 00	1,600 00				5,895 00	52
53	Norfolk Farmers'		3,033 21		287 95	59 02				2,000 00			39 17	5,419 38	53
54	Oneida Farmers'	96 75		1,713 12										1,810 17	54
55	Otter Mutual		2,863 73	1,165 01			74 12						9 30	4,112 49	55
56	Oxford Farmers'		2,288 70		103 36		14 50	2 00						2,108 66	56
57	Peel and Maryboro'		4,837 65		611 60		91 75						30 00	5,571 00	57
58	Peel County Farmers'		11,108 18		686 21		210 30	1 00	11 80		247 51		5 50	15,276 80	58
59	Prescott Farmers'		1,912 23				14 04							1,926 27	59
60	Puslinch Mutual		480 29	1,793 12		21 07	21 60							2,319 08	60
61	Renfrew Farmers'		2,238 33	1,515 16	188 97		41 50			6,525 00				13,508 96	61
62	Saltfleet and Binbrook			2,955 81		171 21	137 17	11 25					7 00	3,588 44	62
63	Southwold Farmers'	2 50		2,386 08		291 15	143 60							2,826 63	63
64	Sydenham		11,458 12		116 60		654 21							12,658 93	64
65	Townsend	378 75	2,220 03	2,923 80	10 97								3 06	6,536 61	65
66	Usborne and Hibbert			6,066 28		213 32	100 19							6,379 79	66
67	Victoria		3,023 18							2,020 00			(1) 3,173 53	8,217 01	67
68	Walpole Farmers'	184 00	2,116 07		197 23		110 07							2,307 37	68
69	Waterloo, North			7,176 06		575 75	192 64							8,244 43	69
70	Wawanosh, West			8,909 67		577 36	43 87			5,900 00			203 86	15,634 76	70
71	Westminster Township		3,256 74				578 37	18 00						3,853 11	71
72	Williams, East		1,203 63		186 21		60 40						5 00	1,455 27	72
73	Yarmouth		972 56			7 01	23 91	31 00						1,037 51	73
	Totals	3,575 44	223,260 77	122,845 60	9,994 03	6,129 48	12,015 17	382 02	529 33	68 00	49,184 82	420 56	3 05	3,591 81	432,000 08	

(1) First payments.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1908.

	Name of Company.	Expenses of management.							Losses.	Re-insurance.	Refund, rebate and returned premium.	Payment of loans.	All other expenditure	Total.	
		Agents' commissions, etc.	Law, arbitration and division court costs	Interest	Statutory assessments and license and filing fees.	Salaries and general expense account.	Total expenses of management.								
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	554 60			12 77	509 10	1,076 47		1,252 97	10 00	58 03			2,397 47	1
2	Amherst Island	141 77	25		6 94	69 40	218 36							218 36	2
3	Ayr Farmers'			73 60	28 69	748 15	850 44		4,909 00			3,900 00		9,659 44	3
4	Bancroft Mutual	73 75	10 00	7 50	8 79	342 96	443 00		3,246 00		48 04			3,737 04	4
5	Bay of Quinte	141 00			16 14	530 55	687 69		1,909 55		16 64			2,613 88	5
6	Bertie and Willoughby				26 52	787 48	814 00		209 45		59 17			1,082 62	6
7	Blanshard				15 69	126 75	142 44		300 50					442 94	7
8	Blenheim, North		373 00	29 95	22 77	340 27	765 99		5,302 69					6,068 68	8
9	Brant County	836 85		184 30	56 57	1,245 40	2,323 12		8,196 46			5,100 00	69 67	15,988 65	9
10	Bruce West	106 00		29 65	8 03	245 20	388 88		1,737 87		1 92	500 00		2,628 67	10
11	Canadian Millers'		2 00		13 75	4,578 21	4,593 96		5,735 90	151 75	827 50		2,697 10	14,006 21	11
12	Caradoc Farmers'	186 50			20 67	378 25	585 42		1,542 06		73 16			2,200 64	12
13	Clinton Township			24 05	14 01	298 59	336 65		2,199 00		14 58	1,050 00		3,600 23	13
14	Culross	101 75			21 31	366 27	489 33		5,033 00				105 96	5,628 29	14
15	Dereham and West Oxford			25 80	22 14	401 70	449 64		2,508 08		42 90	839 70		3,840 37	15
16	Dorchester, North and South	39 00			33 23	606 00	678 23		412 94		98 85			1,190 02	16
17	Downie				23 26	250 71	273 97		64 21					338 18	17
18	Dufferin Farmers'	249 57			25 23	640 10	914 70		562 21		61 22			1,538 13	18
19	Dumfries N. and Waterloo S.			242 89	51 16	1,734 16	2,027 21		11,824 17			12,100 00		25,951 38	19
20	Dunwich Farmers'	7 70			21 13	317 35	346 18		1,036 28		36 05	800 00		2,218 51	20
21	Easthope south			23 90	35 77	497 17	556 84		5,946 12			1,000 00		7,502 96	21
22	Ekfrid				18 10	290 18	308 28		3,682 82		39 58			4,038 68	22
23	Elma Farmers'				31 32	365 21	396 53		3,276 40					3,672 93	23
24	Eramosa	155 25	6 27		13 42	265 37	440 31							440 31	24
25	Erie Farmers'				16 86	340 20	357 06		2,731 28		3 88		65 22	3,157 44	25
26	Farmers' Central	734 50			51 11	1,609 75	2,395 36		5,422 11		69 50			7,887 30	26
27	Farmers' Union	1,412 88			31 45	740 25	2,184 58		2,648 23	69 86	204 89			5,107 56	27
28	Formosa	449 35			55 38	960 38	1,465 11		5,099 10		84 22			6,648 43	28
29	Germania Farmers'		373 75	4 00	29 06	405 50	812 31		2,660 30		9 40			3,482 01	29
30	Glengarry Farmers'	1,050 42	3 50		31 58	839 35	1,924 85		5,468 35					2,491 89	30
31	Grand River		1 50	8 25	17 61	409 07	436 63		1,973 86					2,410 49	31

32	Grenville Patron				42 31	786 81	829 12	5,886 14		92 69			6,808 25	32
33	Grey and Bruce	1,019 55			22 07	418 60	1,460 22	1,668 42		19 70			3,148 34	33
34	Guelph Township				10 51	212 05	222 56	44 35			39 22		306 13	34
35	Halton Union				41 36	673 77	718 13	9,354 64		263 18			10,336 25	35
36	Hamilton Township		6 00		17 89	392 17	416 06	1,383 00		120 80			1,919 86	36
37	Hay Township	181 50			40 06	659 47	881 03	5,638 00	7 89				6,527 82	37
38	Hopewell Creek	121 50	1 50		12 37	245 82	381 19	71 00					455 19	38
39	Howick Farmers'	638 50			60 87	1,444 72	2,144 09	6,858 50		331 16			9,333 75	39
40	Howard Farmers'				30 44	753 70	784 14	6,051 04		98 12			6,933 60	40
41	Kent and Essex	112 00			12 61	367 21	491 82	756 12		61 01			1,308 95	41
42	Lambton Farmers'	912 00	3 00		49 85	1,052 95	2,017 70	9,670 58		409 45			12,097 73	42
43	Lanark	1,656 16	17 76		40 03	1,132 13	2,846 08	9,483 14		82 67			12,411 89	43
44	Lennox and Addington	747 48		80 11	17 83	774 60	1,620 02	1,246 50	53 33	67 65	2,114 00		5,131 50	44
45	Lobo Township	122 00			13 43	242 17	377 90	689 50		22 70			1,090 10	45
46	London Township	326 25	1 00		23 35	489 60	839 00	3,271 50		138 95			4,250 05	46
47	McGillivray	78 50			9 38	96 25	184 13	112 75		18 40			315 28	47
48	McKillop	65 75	15 00		39 84	830 71	951 30	4,048 20		137 00			5,136 55	48
49	Maple Leaf	1,318 50	3 68		35 43	908 28	2,295 89	5,617 34	101 65	163 71			8,178 59	49
50	Midland	192 52			21 00	804 91	1,318 43	3,241 60	52 95	110 72			4,726 70	50
51	Nichol Mutual	903 00			27 91	973 03	1,904 54	2,285 62		140 99			4,331 15	51
52	Nissouri Farmers'		25 02	3 59	35 49	699 00	791 10	2,700 48		31 25	1 850 00		5,375 83	52
53	Norfolk Farmers'	726 21		2 33	18 53	748 95	1,496 02	4,011 47		72 74			5,580 23	53
54	Oneida Farmers'				11 31	176 75	188 06	1,606 72					1,794 78	54
55	Otter Mutual				27 81	645 85	673 66	945 75		73 75			1,693 16	55
56	Oxford Farmers'	15 75			20 59	483 54	519 88	2,110 15					2,630 03	56
57	Peel and Maryboro	621 00			31 98	664 84	1,317 82	4,187 00		170 85		173 98	6,149 65	57
58	Peel County	916 36			61 96	2,464 72	3,443 04	5,435 91		221 86			9,100 84	58
59	Prescott Farmers'				9 97	324 81	334 78	1,091 42		54 49			1,480 69	59
60	Puslinch				17 36	135 21	152 57	2,346 92		10 87			2,510 36	60
61	Renfrew	371 03		111 25	18 51	947 36	1,448 15	6,785 28		49 73	6,525 00	26 25	14,834 41	61
62	Saltfleet and Binbrook				24 44	406 27	430 71	1,965 11		1 80			2,397 62	62
63	Southwold Farmers'	55 50			18 94	355 60	430 04	3,085 17		7 30			3,522 51	63
64	Sydenham Mutual	376 00	20 00	13 59	63 17	1,572 44	2,045 20	7,966 47		132 77		45 00	10,189 44	64
65	Townsend Farmers'	227 25		116 04	19 85	448 13	811 27	1,615 66		78 42	3,081 33		5,586 68	65
66	Usborne and Hibbert		25 66		43 65	812 86	882 17	6,308 93		20 63			7,211 73	66
67	Victoria	151 08	111 35	368 35	22 13	2,015 71	2,671 92	4,531 31				58 92	7,262 18	67
68	Walpole Farmers'				18 84	424 05	442 89	2,970 00		33 65			3,446 54	68
69	Waterloo North Farmers'				57 65	1,355 86	1 413 51	3,394 30				*5,000 00	9,807 81	69
70	Wawanosh West		5 00	113 33	50 51	1,032 36	1,201 20	11,326 01		26 61	4,500 00		20,053 85	70
71	Westminster Township				21 84	617 65	639 49	1,310 82		33 33			1,983 64	71
72	Williams East	54 00			11 27	200 54	265 81	1,094 00		10 57		2 50	1,372 88	72
73	Yarmouth				17 89	391 75	409 64	860 71		17 85			1,288 25	73
	Totals	18,483 08	1,005 24	1,493 48	1,976 09	51,422 53	74,380 42	255,227 06	447 43	5,176 32	43,729 25	8,244 60	387,205 98	

*Investments.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1903.

	Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of general assets over liabilities	New business taken during 1903.	Premium notes taken during year 1903.	
		$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	752,031 00	15,503 91	18,507 99	326,224 00	9,766 72	1
2	Amherst Island	184,145 00	4,141 60	6,453 10	100,405 00	2,982 65	2
3	Ayr Farmers'	2,289,500 00	93,157 49	93,571 23	753,850 00	32,769 50	3
4	Bancroft Mutual	368,920 00	12,386 14	11,866 89	82,765 00	3,542 80	4
5	Bay of Quinte	1,121,055 00	28,160 36	31,675 16	349,560 00	10,504 00	5
6	Bertie and Willoughby	2,013,029 00	52,573 86	58,477 34	726,472 00	22,239 61	6
7	Blanshard Mutual	1,050,495 00	30,520 16	32,147 29	428,310 00	13,760 25	7
8	Blenheim North	1,709,095 00	80,766 23	77,009 75	606,800 00	30,340 00	8
9	Brant County	4,861,432 00	124,069 06	124,459 90	1,599,210 00	47,136 50	9
10	Bruce West	280,255 00	10,105 68	9,317 31	79,895 00	3,195 80	10
11	Canadian Millers	915,100 00	71,402 88	177,992 28	418,125 00	50,667 25	11
12	Caradoc Farmers'	1,526,663 00	42,378 09	45,754 54	607,878 00	18,236 34	12
13	Clinton Township	1,009,957 00	32,864 75	32,049 81	380,740 00	13,631 02	13
14	Culross	1,626,089 00	60,378 55	64,647 21	720,325 00	28,813 00	14
15	Dereham and West Oxford	1 674,982 00	58,186 94	57,671 41	613,681 00	24,510 74	15
16	Dorchester, N. and S	2,817,550 00	74,022 93	93,906 46	1,133,315 00	33,999 45	16
17	Downie Mutual	1,824,230 00	50,891 55	53,402 38	725,620 00	21,768 60	17
18	Dufferin Farmers'	2,229,120 00	68,254 97	77,733 08	901,435 00	31,142 35	18
19	Dumfries N., Waterloo S	4,410,475 00	173,103 51	173,699 25	1,433,500 00	62,082 00	19
20	Dunwich Farmers'	1,521,300 00	36,934 53	38,671 67	471,575 00	14,147 25	20
21	Easthope, South	3,093,920 00	114,054 67	146,232 89	1,103,340 00	55,167 00	21
22	Economical Mutual	4,497,162 62	201,213 62	285,571 20	1,706,579 79	129,800 50	22
23	Ekfrid Mutual	1,323,380 00	34,626 83	37,799 64	518,625 00	15,558 75	23
24	Elma Farmers'	2,583,713 00	115,602 82	126,893 73	878,075 00	43,903 75	24
25	Eramosa Mutual	812,115 00	33,080 52	37,306 97	284,225 00	13,282 50	25
26	Erie Farmers'	1,147,267 50	42,246 95	43,051 16	464,300 00	18,684 00	26
27	Farmers' Central	5,183,947 00	160,336 41	170,482 36	1,923,209 00	66,680 00	27
28	Farmers' Union	2,936,157 00	81,211 56	90,665 40	1,077,315 00	37,285 49	28
29	Fire Insurance Exchange	472,217 50	6,860 58	26,381 11	496,152 50	14,944 58	29
30	Formosa Mutual	5,146,201 00	162,405 36	170,595 62	1,817,595 00	63,278 00	30
31	Germania Farmers'	2,276,505 00	83,887 42	87,020 80	336,685 00	13,264 90	31
32	Glengarry Farmers'	2,951,705 00	66,840 92	80,030 68	1,167,150 00	35,014 50	32
33	Gore District	4,557,388 00	203,178 00	158,998 32	1,734,766 00	125,471 00	33
34	Grand River	1,211,050 00	34,365 58	35,914 19	412,595 00	12,606 55	34
35	Grenville Patron	3,872,985 00	101,221 09	110,970 01	1,421,350 00	42,730 50	35
36	Grey and Bruce	1,822,493 00	36,583 88	40,973 97	699,143 00	27,491 12	36
37	Guelph Township	467,650 00	19,082 22	19,791 80	137,150 00	6,429 00	37
38	Halton Union	3,917,750 00	117,828 82	116,481 47	1,357,350 00	46 935 30	38
39	Hamilton Township	1,519,608 00	61,214 10	62,688 76	560,305 00	25,092 75	39
40	Hand-in-Hand	853,237 21	17,637 51	70,036 66	903,607 21	29,016 14	40
41	Hay Township	3,388,100 00	126,807 67	129,183 61	1,096,725 00	45,074 00	41
42	Hopewell Creek	710,968 00	32,142 85	33,743 46	214,910 00	10,990 55	42
43	Howard Farmers'	2,518,540 00	66,001 25	74,075 53	942,695 00	28,280 85	43

45	Kent and Essex	741,648 00	20,917 58	23,473 78	297,498 00	10,216 45	45
46	Lambton Farmers'	4,454,933 00	98,290 05	103,075 14	1,480,091 00	44,231 30	46
47	Lanark County	3,684,320 00	91,135 93	95,640 62	1,420,220 00	42,138 07	47
48	Lennox and Addington	1,368,688 00	39,932 11	39,980 92	542,673 00	19,240 70	48
49	Lobo Township	817,024 00	24,356 18	27,400 12	365,875 00	14,635 00	49
50	London Township	1,809,194 00	45,628 14	48,064 30	655,559 00	19,772 84	50
51	McGillivray Mutual	423,085 00	9,960 82	11,356 18	200,410 00	6,013 20	51
52	McKillop Mutual	3,372,305 00	98,787 70	108,713 06	898,890 00	31,383 75	52
53	Maple Leaf	3,181,320 00	83,127 82	89,170 96	1,123,355 00	36,522 09	53
54	Metropolitan	776,617 50	34,712 00	40,502 58	340,637 50	21,581 55	54
55	Midland Mutual	1,554,578 00	43,818 16	45,630 03	431,995 00	17,180 60	55
56	Millers' and Manufacturers'	1,974,180 00	20,330 82	106,128 88	2,111,377 00	71,237 86	56
57	Monarch	147,710 00	8,021 74	23,779 90	147,710 00	10,532 08	57
58	Nichol Mutual	2,258,103 00	73,129 76	75,994 87	875,895 00	32,259 60	58
59	Nissouri Farmers'	3,004,524 00	131,868 81	135,199 08	1,277,125 00	59,258 30	59
60	Norfolk Farmers'	1,223,501 00	37,378 52	36,179 31	365,821 00	14,649 60	60
61	Oneida Farmers'	583,710 00	16,051 29	16,224 91	255,655 00	7,824 31	61
62	Otter Mutual	2,292,925 00	70,672 63	76,530 61	512,200 00	17,810 00	62
63	Oxford Farmers'	1,597,935 00	58,365 10	59,653 55	582,905 00	22,823 00	63
64	Peel and Maryboro	2,774,585 00	99,859 15	105,200 71	1,060,889 00	42,522 00	64
65	Peel County	5,452,999 00	154,662 41	166,119 62	1,953,652 00	65,987 68	65
66	Perth Mutual	7 963,116 00	168,834 92	268,110 14	3,000,138 00	111,491 12	66
67	Prescott Farmers'	748 450 00	19,106 82	19,998 23	362,925 00	10,887 75	67
68	Puslinch Mutual	1,257,885 00	34,666 71	36,396 81	471,260 00	11,485 80	68
69	Renfrew Farmers'	1,345,822 00	38,003 99	40,384 63	332,422 00	14,476 41	69
70	Saltfleet and Binbrook	1,919,368 00	77,120 12	84,190 81	673,270 00	29,646 91	70
71	Southwold Farmers'	1,381,845 00	49,365 77	53,911 08	399,950 00	15,998 00	71
72	Standard	1,289,720 18	37,979 94	52,623 25	468,343 18	24,775 80	72
73	Sydenham Mutual	5,722,557 00	121,369 21	140,958 10	2,232,413 00	56,497 93	73
74	Townsend Farmers'	1,387,475 00	36,485 37	36,509 06	534,270 00	16,540 87	74
75	Usborne and Hibbert	3,662,036 00	92,565 59	96,598 68	729,717 00	21,682 24	75
76	Victoria Mutual	1,095,307 00	33,665 18	22,367 16	194,965 00	7,287 74	76
77	Walpole Farmers'	1,333,142 00	48,126 44	52,483 14	352,195 00	14,315 09	77
78	Waterloo Mutual	7,726,898 00	243,513 90	332,294 85	2,912,271 00	148,615 35	78
79	Waterloo North	5,231,125 00	255,582 00	277,912 81	1,832,055 00	93,425 00	79
80	Wawanosh West	4,422,073 00	157,450 60	157,711 95	915,325 00	37,813 00	80
81	Wellington Mutual	799,440 00	33,389 06	35,460 03	298,044 00	19,911 74	81
82	Westminster Township	1,621,570 00	42,417 18	58,687 30	619,575 00	18,587 25	82
83	Williams East	629,490 00	15,788 59	18,383 27	215,165 00	6,399 45	83
84	Yarmouth	1,273,241 00	33,905 35	31,477 67	394,135 00	11,705 18	84
85	York Mutual	3,720,146 87	91,879 44	111,115 08	1,352,105 87	19,370 82	85
	Totals	195,217,117 38	6,142,155 10	7,197,129 05	71,063,100 05	2,826,951 94	

DIVISION C.

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto, Ontario.

Organized 18th February, 1870, and incorporated in Ontario 14th August, 1879.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Joseph Gibson, Grand Master Workman ..... Ingersoll
M. D. Carder, Grand Recorder ..... Toronto
F. G. Inwood, Grand Treasurer ..... Toronto

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1903, $72,388,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Number of contracts in force 31st December, 1902			45,404	72,200,500 00
Number of contracts taken during 1903, new or renewed			3,658	3,715,000 00
Gross number of contracts in force at any time in 1903			49,062	75,915,500 00
Deductions.				
Contracts matured in 1903	429	777,500 00		
Contracts lapsed in 1903	2,508	2,749,500 00		
Total deductions extended	2,937	3,527,000 00	2,937	3,527,000 00
Net contracts in force 31st December, 1903			46,125	72,388,500 00
No. of certificate holders in good standing	44,422			
No. temporarily suspended	1,703			

III. FUNERAL BENEFITS.—None.

IV. SICK BENEFITS.—None

V. ASSETS.

Bonds, debentures, etc	$365,872 61
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	75,134 93
Imperial Bank, Toronto, General Fund	9,354 05
Imperial Bank, Toronto, Reserve Fund	11,736 65
Assessments called but not yet payable	95,500 00
All other assets	4,065 71
Total assets	$561,663 85

VI. Liabilities.

Amount of claims supposed or reported or unadjusted	$110,500 00
Amount of all other liabilities	3,785 89
Total liabilities	$114,285 89

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1903.

Assessments are made for purposes of life insurance certificates monthly.

Thirteen such assessments were made in 1903, each being payable on or before the last day of the month for which levied.

Registers are kept for purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1903.

Names and post office addresses of the auditors for 1903 were as follows: Thos. A. Hastings, Toronto; Geo. P. Graham, Brockville; S. Grant, London; special auditors, Geo. Clay, Toronto; Charles G. Knott, Toronto.

Certain changes were during 1903 made in the Constitution and Rules in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of boud of Grand Secretary, $20,000.

Amount of bond of Grand Treasurer, $10,000.

VIII. Cash Receipts.

Cash balance from 1902 (not exteuded) $382,247.79.

Cash received from :

Application fees	$ 3,623 75
Badges	459 09
Assessments	756,638 00
Per capita tax	45,166 42
Changing certificates, etc	466 25
Supplies sold	1,164 25
Interest	16,040 80
Premium for guarantee of officers	231 17
Reserve Fund (special assessment)	54,788 35
Reserve Fund transferred from Beneficiary Fund	21,537 38
Total receipts	$900,115 46

IX. Cash Expenditure.

Cash paid during 1903 for :

(a) Expense o Management.

Law costs	$ 254 18
Registration fee	25 00
Fraternal Association	75 00
Organization expenses	19,931 06
Expenses of annual meeting	8,615 96
Supplies, blank books etc	771 01
Travelling expenses	1,914 40
Rent, light, insurance and telephones	824 87
Salaries, officers and auditors' fees	5,993 91
Medical Examiners' salary and expenses	1,244 26
Clerk hire	3,980 00
Official Journal	7,446 96
Printing, stationery and advertising	1,748 34
Postage, telegrams and express	1,258 35
Premium for guaranteeing lodge officers	347 44
H. B. Hickcox	28 90
Other management expenses	77 96
Total expenses of management	$ 54,437 03

(b) Miscellaneous Expenditure,

Life Insurance claims paid	742,800 00
Transferred to Reserve Fund	21,537 38
Investments	1,490 70
Total expenditure	$820,266 11

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File I, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized 28th March, 1887, and incorporated in Ontario 1st July, 1887.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

W. J. McCamon, Past Grand Councillor.....Belleville.
J. H. Bell, M.D., Grand Councillor.....Kingston
E. T. Essery, Grand Vice-Councillor.....London
Wm. F. Montague, Grand Recorder.....Hamilton
Samuel Broadfoot, Grand Treasurer.....Guelph
Alex, Morris, Grand Representative .....Pembroke
W. F. Miller, " .....Hamilton
J. W. Frost, " .....Owen Sound
J. S. Boddy, " .....Toronto

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.

Amount covered by insurance contracts at 31st December, 1903, $25,645,510.60.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*b*) Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1902			23,829	24,613,018 40
Add contracts taken in 1903, new and renewed			3,200	2,461,059 00
Gross number and amount of contracts on foot at any time during 1903			27,029	27,074,077 40
Deductions:		$ c.		
Contracts matured in 1903	160	172,006 20		
Contracts lapsed in 1903	1,461	1,178,644 00		
Contracts surrendered in 1903	81	60,000 00		
Contracts cancelled in 1903	3	2,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced in 1903		15,916 60		
Total deductions	1,705	$1,428,566 80	1,705	1,428,566 80
Net contracts on foot 31st December, 1903			25,324	25,645,510 60
Number of certificate holders in good standing at 31st December, 1903			24,848	
Temporarily suspended			476	373,258

III. Funeral Benefits.

The Grand Council undertakes Funeral Benefits.

The total membership of this Branch 31st December, 1903, 4,123.

Number of members who died during 1903, 13.

The total amount of Funeral Benefits paid during 1903, was $650.00.

Total amount of cash standing to credit of Funeral Benefit Fund, $14,-896.18.

IV. Sick Benefits.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1903, 900.

The total amount of Sick Benefits paid in 1903 was $14,916.70.

The number of weeks' sickness experienced in 1903 was 3,727.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1903, was $14,896.18.

The number of females who received benefits in respect of sickness during 1903 was 206 and the average weeks of illness, 5.14.

The number of males who received benefits in respect of sickness during 1903 was 694, and the average weeks of illness, 3.84.

V. Assets.

Bonds, debentures and securities		$346,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks :		
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account		56,283 44
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account		14,896 18
Bank of Hamilton, Hamilton, Ont., General Fund Account		181 03
Bank of Hamilton, Hamilton, Ont., Guarantee Fund Account		1,000 00
Bank of Hamilton, Hamilton, Ont., Investigation Fund Account		2,229 85
Dues and assessments called, but not yet payable, estimated at		24,140 [illegible]
Interest		3,069 [illegible]
Total assets of Life Insurance Fund (not extended)	$425,646 94	
Total assets of Sick and Funeral Fund	16,733 21	
Total assets of Guarantee Fund	1,152 66	
Total assets of General and other funds	13,896 25	
Other assets (detailed in memo.)		11,638 53
Total assets		$457,482 [illegible]

VI. Liabilities.

Amount of claims admitted by the Society	21,092 [illegible]
Amount of claims supposed	5,500 [illegible]
All other liabilities	1,892 74
Total liabilities	$ 28,484 [illegible]

VII. Miscellaneous.

No actions were instituted against the Grand Council during 1903.

Assessments are made for purposes of insurance certificates monthly and are payable 30 days before the first day of each month without notice; twelve of such assessments were made during 1903.

The Society's books were duly audited on January 28th, April 29th, July 29th, and October 21st, 1903.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance registers, sick benefit certificate register, registers of claims, bonds, etc., cash books, daily balance book, petty ledger, ledger B, quarterly report book, suspension book, statistical book, etc.

The names and post office addresses of the Auditors for 1903 were as follows: W. L. Roberts, Horning's Mills; James Dixon, Hamilton; A. Mitchell, Bowmanville.

No changes were, during 1903, made in the organization or management of the Society in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $5,000.

Amount of bond of Grand Treasurer, $2,000.

Certain changes were, during 1903, made in the Constitution and Laws in relation to insurance certificates or benefits, and a copy of same has been attached to this statement.

Number of certificate holders in Ontario at 31st December, 1903, 23,766.

Number of members in Ontario who died during 1903, 150.

Amount of death benefits paid to Ontario members during 1903, $169,-349.94.

Amount of disability benefits paid to Ontario members during 1903, $5,923.60.

VIII. Cash Receipts.

Cash balance from 1902 (not extended)		$327,962 57
Cash received during 1903 from :		
Assessments in Life Insurance Department	$260,198 71	
Assessments in Sick Benefit Department	19,902 93	
Per capita tax	24,199 85	
Supplies sold and certificate fees, etc	5,441 54	
Interest	13,885 78	
Premium for guarantee of lodge officers	472 85	
All other sources	5,659 06	
Total receipts		$329,669 96

IX. Cash Expenditure.

Cash paid during 1903 for :

(a) Expenses of Management.

Fees to Canadian Fraternal Association	$ 60 06
Commission and organization account	10,783 25
Registration fee	25 00
Investigation of claims, etc	487 52
Insurance	21 10
Expenses of annual meeting	6,357 22
Supplies bought—seals, badges, etc	2,327 09
Travelling expenses	357 26
Rent and heat, etc	465 50
Managing officers' salaries and officers' and auditors' fees	4,174 00
Medical examiner's salary and expenses	1,338 53
Clerk hire	2,850 00
Official journal	2,499 40
Printing and advertising	509 75
Postage, telegrams, express	1,169 16
Premiums for guarantee of officers	23 00
Total expenses of management	$ 33,422 73

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	176,549 94
Funeral benefits	660 00
Sick benefits	14,916 70
Total disability benefits	6,078 60
Other expenditure	6,619 50
Total expenditure	$238,052 64

THE ORDER OF CANADIAN HOME CIRCLES.

(File 1, p. 81.)

Annual Statement for the Year Ending 31st December, 1903.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

J. S. Dench	Supreme	Leader	Trenton.
Jno. L. Buck	"	Vice-Leader	Port Rowan.
J. M. Foster, B.A.	"	Secretary	Toronto.
D. R. Foster	"	Treasurer	Waterford.
Rev. E. B. Stevenson, B.A.	"	Past Leader	Arkwright.
W. A. Dowler, K. C.	"	Solicitor	Tilsonburg.
A. T. Hobbs, M.D.	"	Medical Examiner	Guelph.

I. Currency of Insurance Certificates.

—	Maturing 1904.	Maturing 1905.	Maturing 1906.	Maturing 1907.	Maturing 1908-9	Subsequently to 1909.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Amount covered by endowment contracts in force 31st December, 1903...	73,000 00	12,900 00	20,900 00	28,600 00	90,100 00	11,509,770 00	11,669,570 00
Amount covered by contracts other than endowment, or for sick or funeral benefits, in force 31st December, 1903							11,687,250 00
Total 31st December, 1903							23,356,320 00

II. Movement in Insurance Certificates.

(a) Contracts for Endowments or for Benefits in the nature thereof.

—	Number.	Amount.
		$ c.
Contracts in force 31st December, 1902		15,121 11,025,730 00
Add contracts taken during 1903, new or renewed		1,910 1,015,750 00
Gross number and amount of contracts on foot at any time during 1903		17,031 12,041,480 00
Deductions:	Number.	Amount.
		$ c.
Contracts matured in 1903, half by death	121	103,250 00
Contracts lapsed in 1903	516	259,750 00
Contracts matured during 1903 (Endowment)		5,160 00
Add amount of deductions on certificate still in force		3,750 00
Total deductions extended	637	$371,910 00 637 371,910 00
Net endowment contracts on foot at 31st December, 1903		16,394 11,669,570 00

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1902	15,121	11,038,250 00
Add contracts taken during 1903, new or renewed	1,910	1,015,750 00
Gross number and amount of contracts on foot at any time during 1903	17,031	12,054,000 00

Deductions :	Number.	Amount.		
		$ c.		
Contracts matured in 1903	121	103,250 00		
Contracts lapsed in 1903	516	259,750 00		
Contracts reduced during 1903		3,750 00		
Total deductions extended	637	366,750 00	637	366,750 00
Net insurance contracts			16,394	11,687,250 00
No. of certificate holders in good standing at 31st December, 1903			16,212	
No. of certificates temporarily suspended			182	
Grand total of certificate holders 31st December, 1903			16,394	23,356,820 00

III. Funeral Benefits.

The Order has no Funeral Benefit Department.

IV. Sick Benefits.

Number of members in Sick Benefit Department, 524.
Sick Benefits are undertaken by the Supreme Body only.
Number of members who receive sick benefits during 1903, 134.
Amount of benefits paid to sick members, $2,668.
Number of weeks' sickness experienced in 1903, 667.
Total amount of cash to credit of fund 31st December, 1903, $804.01.

V. Assets.

Cash on deposit to the society's credit not drawn against in the following chartered banks:—		
Standard Bank	Brantford	$ 11,779 78
Bank of Hamilton	Hamilton	11,781 35
Bank of Montreal	Toronto	11,808 27
Bank of Toronto	Port Hope	11,779 25
Bank of Toronto	London	11,779 79
Bank of Commerce	St. Catharines	11,779 76
Bank of Nova Scotia	Toronto	5,660 47
Imperial Bank	Toronto	11,293 06
Bank of Commerce	Woodstock	5,521 44
Ontario Bank	Toronto	5,535 19
Bank of Nova Scotia	Amherst, N.S.	11,130 00
Bank of Commerce	Port Perry	5,400 30
Molsons Bank	Simcoe	10,828 06
Standard Bank	Harriston	5,400 29
Bank of Commerce	Toronto	10,800 66
Molsons Bank	Trenton	10,000 00
Traders Bank	Beeton	5,000 00
Traders Bank	Tilsonburg	5,000 00
Bank of Hamilton	Delhi	5,000 00
Dominion Bank	Toronto	105,019 64
		$272,297 31
Dues and assessments called but not yet payable		16,738 66
Total assets Life Insurance Fund (not extended)	$68,752 81	
Total assets Endowment Fund ,,	217,003 20	
Total assets Sick and General Fund ,,	1,337 01	
Total assets General Fund ,,	3,435 95	
All other assets		1,493 10
Total assets		$290,528 97

(For maturing endowments see *supra*.)

VI. Liabilities.

Amount of admitted claims	$ 18,716 68
Supposed claims	7,000 00
Other liabilities	2,055 47
Total liabilities	$ 27,772 15

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1903, none.

Assessments are made monthly.

Fourteen assessments were made during 1903, each being payable the first of each month.

Double assessments, March and September.

The Society's accounts were audited in April, July, October and December, 1903, and January 1904.

The books of record kept for purposes of insurance certificates are, register of certificates issued, register of circle membership, ledgers, cash book, etc.

Names and addresses of the auditors for 1903 were as follows: Wm. Wilkinson, M.A., Brantford, Ont.; A. R. Thompson, Merritton.

Amount of bond of Supreme Secretary, $10,000.

Amount of bond of Supreme Treasurer, $3,000.

Number of members in Ontario 31st December, 1903, 15,036.

Number of members in Ontario who died during 1903, 113.

Amount of death benefits paid Ontario members during 1903, $197,713.32.

Amount of disability benefits paid to Ontario members during 1903, $2,290.00.

Amount of endowment paid in 1903, $2,750,00.

VIII. Cash Receipts.

Cash balance from 1902 (not extended)		$255,716 57
Cash received during 1903 from:		
Application fees	$ 1,787 60	
Assessments	224,261 16	
Per capita tax and levies	18,831 33	
Supplies sold	798 75	
Interest and dividends	7,794 60	
Premiums for guarantee	43 50	
All other sources	246 55	
Total receipts		$253,763 38

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1903 for:		
Commission	$ 7,283 98	
Law costs (supreme solicitor's fees and expenses)	667 51	
Registration fee	25 00	
Expenses of annual meeting	2,562 70	
Supplies bought	1,311 33	
Travelling expenses	628 69	
Rent, light, heat and taxes	469 56	
Salaries, officers, auditors	3,899 74	
Medical examiner, salary and expenses	692 40	
Clerk hire	1,727 00	
Official journal	1,530 59	
Printing, stationery and advertising	408 05	
Postage, telegrams and express	566 53	
Premiums for guarantee of lodge officers	151 50	
Other management expenses (detailed in memo.)	162 14	
Total expenses of management		$ 21,977 82

(a) Miscellaneous Expenditure.

Endowment benefits	2,750 00
Life insurance claims other than endowments	207,213 32
Sick benefits	2,668 00
Total disability benefits	2,470 00
Other expenses	103 50
Grand totals	$237,182 64

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

To which are appended statements of the Auxiliary Bodies lettered below as

A, B, C, and D.

Head Office, Canada Life Building, Toronto.

Organized 27th July, 1855, and incorporated in Ontario 7th January, 1875.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

J. B. Turner, Grand Master ..... Hamilton.
E. B. Butterworth, Deputy Grand Master ..... Ottawa.
F. R. Blewett, Grand Warden ..... Listowel.
J. B. King, Grand Secretary ..... Toronto.
W. J. McCormack, Grand Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1903, —None.

Amount covered by Contracts of Insurance other than Endowments—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts of Endowments or benefits in the nature thereof.—None.

(*b*) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1903, was 28,663.

The number of deaths in the Society in 1903 was 218.

The amount of Funeral Benefits paid in 1903 in respect of deceased members was $8,440.78.

Total amount of Funeral Benefits paid in respect of deceased wives, 525.45.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only) $998.08.

Contingent Fund, applicable to any purpose of the lodge, $13,127.49.

Widows' and Orphans' Fund, $60,184.33

Total cash standing to credit of General Benefit Fund at 31st December, 903, $1,098,514.63.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1903 was ,811.

The amount of benefits paid in 1903 in respect of sick members was 57,716.72.

The number of weeks' sickness experienced in 1903 was 2,713 3-7.

Amount paid for medical attendance during 1903, $10,399.33.

V. Assets.

	Grand Lodge.	Subordinate Lodges.
Amount of Real Estate		$344,860 89
Amount of Mortgages, etc		317,111 36
Amount of cash in bank and Treasurer's hands		357,176 74
Amount of cash in Imperial Bank, Toronto	$2,562 94	
Amount invested in furniture and regalia	1,005 44	199,636 60
All other assets	1,005 44	33,474 54
Total amount of assets	$12,251 45	$1,252,260 13

VI. Liabilities.

	Grand Lodge.	Subordinate Lodges
Aggregate of all liabilities	$2,582 19	$13,268 53

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1903.—None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1903—and those of the Grand Lodge in March, 1904.

Names and post office addresses of Grand Lodge Auditors, Charles Packert, Stratford; Abner Fraser, Hamilton.

No changes were, during 1903, made in the Constitution and Rules in relation to insurance certificates or benefits.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1902 (not extended), $2,148 02.
Cash received during 1903 from :

	Grand Lodge.	Subordinate Lodges
Initiation fees, degrees and cards		$38,039 27
Dues and reinstatements		168,152 91
Per capita tax	$13,533 25	
Charter fees	90 00	
Supplies sold	2,106 45	
Rent and interest	101 49	44,062 48
All other sources	1,274 99	44,902 17
Total receipts	$ 17,106 18	$295.156 93

IX. Cash Expenditure.

Cash paid during 1903 :

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges
Per capita tax	$ 150 00	
Registration fee	25 00	
Expenses of annual meeting	5,219 05	
Fuel, light, rent, etc	450 00	
Supplies bought	2,013 00	
Salaries, officers' and auditors' fees	2,543 51	
Official journal	872 00	
Printing, stationery	526 50	
Postage, telegrams and express	643 54	
Other management expenses (detailed in memo.)	4,248 66	73,627 68
Total expenses of management	$16,691 26	$73,627 68

(a) Miscellaneous Expenditure.

	Grand Lodge.	Subordinate Lodges.
Funeral benefits		$ 9,366 78
Benefits to widows and orphans		13,054 40
Sick benefits		57,716 72
Medical attendance		10,399 33
Gratuities to distressed members		4,112 63
Expenditures other than the foregoing (including investments)		85,135 36
Grand total	$16,691 26	$253,411 00

(A) *The Oddfellows Funeral Aid Association of the Counties of Lincoln and Welland.*

Annual Statement for the Year Ending 31st December, 1903.

Receipts	$491 76
Expenses of management	90 86
Paid funeral benefits	300 00
Balance on hand	989 90
Initiated	16
Died	3
Suspended	5
Membership 31st December, 1903	213

(B) *Abstract from the Returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December,* 1903.

	Males.	Females	Total.
Number of members 31st December, 1902	1,266	2,052	3,318
Admitted during 1903	122	205	327
Total	1,388	2,257	3,645
Deduct	168	232	400
	1,220	2,025	3,245
Add. errors	46	64	110
Membership 31st December, 1903	1,266	2,080	3,356
Received during the year 1903			$ 3,862 97
Expended during 1903 :			
Relief			$ 276 85
Current expenses			2,483 14
Total expenses			$ 2,759 99
Assets :			
Cash in hand			$3,158 16
Other assets			7,437 93
Total assets			$ 10,596 09

Number of lodges, 61.

(C) *The following summary from the Returns of the Grand Encampment shows the Membership and Standing at 31st December,* 1903.

Number of members as from last report		3,760
Initiated during the year ending 31st December, 1903	424	
Admitted by card during the year ending 31st December, 1903	28	
Reinstated during the year ending 31st December, 1903	23	475
Total membership at any time during 1903		4,235
Deductions :		
Withdrawn by card	177	
Suspended for non-payment of dues	125	
Deceased	36	338
Net membership 31st December, 1903		3,897
Number of Patriarchs relieved in 1903	293	
Number of weeks' sickness experienced in 1903	1,927	
Amount paid for burying the dead in 1903		$ 361 00
Amount paid for special relief in 1903		46 10
Amount paid for relief of Patriarchs		2,971 85
Amount paid for widowed families		53 00
Total amount of relief paid		$ 3,431 95
Invested funds	$ 22,227 19	
Amount of annual revenue	9,721 08	

(D) *Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.*

Year Ending 31st December, 1903.

Number of members admitted during the year 1903	None.
Number of members dropped or lapsed in 1903	None
Number of members died in 1903	1
Number of members 31st December, 1903	72
Amount of cash received during the year 1903	$43 45
Amount of expenses of management in 1903	12 10
Amount paid death benefits	36 00
Amount on hand 31st December, 1903	39 86
Amount of call on each death	60

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Robert F. Elliott, President ..... Kingston.
Thos. Donnelly, Vice-President ..... Kingston.
R. Meek, Secretary-Treasurer ..... Kingston.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments.*

	Number.	Amount.
Contracts in force 31st December, 1902	14,565	$18,641,750 00
Add contracts taken during 1903, new or renewed	1,744	2,024,500 00
Gross number and amount of contracts on foot at any time during 1903	16,309	$20,662,250 00

Deductions	Number.	Amount.		
Contracts matured in 1903	116	$145,750 00		
Contracts lapsed in 1903	327	379,750 00		
Contracts surrendered in 1903	4	4,000 00		
Contracts cancelled in 1903	48	43,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1903		6,000 00		
Total deductions extended	495	$579,000 00	495	579,000 00
Net contracts on foot at 31st December, 1903			15,814	$20,087,250 00

III. AND IV. SICK AND FUNERAL BENEFITS.—None given.

V. ASSETS.

Cash value of mortgages	$ 3,000 00
Cash value of bonds, debentures, etc.	241,545 75
No cash is held over; deposited daily as received.	
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:	
Bank of Ottawa, Ottawa, Ont.	5,595 44
Quebec Bank, Quebec, Que.	5,075 00
Bank of Montreal, Kingston, Ont.	2,693 72
Merchants' Bank, Kingston, Ont.	2,693 72
Bank of Hamilton, Winkler, Man.	11,458 00
Bank of Hamilton, Manitou, Man.	6,213 02
Bank of Hamilton, Carman, Man.	6,125 81
Bank of Nova Scotia, Halifax, N. S.	6,413 44
Bank of Nova Scotia, Summerside, P. E. I.	5,611 18
Molson's Bank, Alvinston, Ont.	5,296 91
Standard Bank, Kingston, Ont.	4,781 03
Standard Bank, Kingston, Ont., current account	9,284 19
Dues and assessments called but not yet payable	30,686 74
All other assets	1,475 26
Total assets	$347,949 18

VI. LIABILITIES.

Amount of claims supposed or reported	$ 18,500 00
Total liabilities	$ 18,500 00

VII. Miscellaneous.

No actions were instituted against the Society in 1903.

Six assessments were made during 1903, as follows: 15th January, March, May, July, September and November.

The books and accounts were audited during the year—Monthly.

Registers are kept as follows: Register of membership, register of members' accounts, register of disability claims, register of the dead, register of suspensions, withdrawals, etc., register of cancellations and reductions, register of claims and payments, two ledgers, two journals and cash books.

Names and post office addresses of the auditors for 1903: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1903.

Certain changes were made during 1903 in the Constitution and Rules in relation to insurance certificates or benefits, and a copy of the same is incorporated with the annual statement.

Amount of bond of Secretary-Treasurer, $8,000.00.

Number of certificate holders in Ontario at 31st December, 1903, 10,727.

Number of members in Ontario who died during 1903, 82.

Amount of death benefits paid to Ontario members during 1903, $93,500.

Amount of disability benefits paid to Ontario members during 1903, $1,500.00.

VIII. Cash Receipts.

Cash balance from 1902 (not extended)	
Cash received during 1903 from :	
Application fees	$ 761 00
Assessments	191,125 33
Interest and dividends	10,782 83
All other sources	2,897 16
Total cash receipts	$205,566 41

IX. Cash Expenditure.

Cash paid during 1903 for :

(a) Expenses of Management.

Commission	$ 15,397 51
Law costs	121 85
Registration	25 00
Investigation of claims	30 75
Annual meeting	988 70
Travelling expenses	1,070 00
Rent, light, heat and taxes	432 51
Medical Examiner's salary and expenses	314 75
Salaries, officers' and auditors' fees	6,242 86
Printing, stationery and advertising	1,123 17
Postage, telegrams and express	645 25
Premium for guarantee of lodge officers	164 80
Other management expenses (detailed in memo.)	4,237 51
Total expenses of management	$ 30,794 66

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	143,750 00
Total expenditure	$174,544 66

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 24th December, 1879.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

George Faulkner, High Chief Ranger		Ottawa, Ont.
J. A. Stewart, High Vice Chief Ranger		Perth, Ont.
Thomas White, High Secretary		Brantford, Ont.
John Neelands, High Treasurer		Brantford, Ont.
M. D. Carroll,	Elected Members	Montreal, Que.
R. Elliott,		Ingersoll, Ont.
W. D. Earngey,		Toronto, Ont.
Clovis Laporte,		Montreal, Que.
D. Allen,		Grimsby, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick or Funeral Benefits $52,898,000.00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount
Contracts in force 31st December, 1902			*48,123	$49,060,000 00
Add contracts taken during 1903, new or renewed			7,439	7,093,000 00
Gross number and amount of contracts on foot at any time during 1903			55,562	$56,153,000 00
Deductions:				
Contracts matured in 1903	270	$268,607 45		
Contracts lapsed and cancelled in 1903	3,132	2,986,392 55		
Total deductions extended	3,402	$3,255,000 00	3,402	3,255,000 00
Net contracts in force 31st December, 1903			52,160	$52,898,000 00

*This is a reduction of 2,191 members, on account of a rule having been adopted to exclude in the total membership returns all members over one month in arrears.

III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and Subordinate Courts, and the total membership of this department was, at the 31st December, 1903, 30,454.

Number of members of the Society who died during 1903, 270.

The total amount of Funeral Benefits paid in 1903, High Court, $4,740. Subordinate Courts, $1,106.60.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1903, was, High Court, $38,770.65; Subordinate Courts, $79,538.54.

IV. Sick Benefits.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1903, 4,100.

Total amount of Sick Benefits paid in 1903, $89,611.00.

Number of weeks' sickness experienced in 1903, 20,582.3-7.

Amount paid for medical attendance during 1903, $12,538.93.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1903. See under Funeral Benefits.

V. Assets.

	Amount.
Cash value of bonds, debentures and other securities as per list inclosed	$1,366,742 26
Actual cash on hand as per audit statement, 31st December, 1903, $79,538 54 (Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)	
Cash on deposit to Society's credit not drawn against in the following chartered banks:	
Royal Bank of Canada, Quebec	5,000 00
Standard Bank of Canada, Brantford, Ont	10,000 00
Union Bank, Holland, Man	15,000 00
Standard Bank of Canada (Current Account), Brantford, Ont	103,965 55
Union Bank (Current Account), Winnipeg, Man	26,259 42
Amonnt of all other assets	61,379 86
Total assets	$1,588,347 09

VI. Liabilities.

Amount of claims supposed or reported	$10,000 00
Amount of all other liabilities	9,495 31
Total liabilities	$19,495 31

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1903: None.

Assessments for purposes of Life Insurance certificates are made monthly.

Twelve assessments were made in 1903, payable on or before the last day of each month.

The Society's accounts were, during 1903, audited in the months of January, April, July and November.

The following books of record or account are kept for purposes of insurance certificates or benefits: Day book, cash book, record book, certificate register, insurance and sick and funeral benefit fund ledger.

Names and post office addresses of the Auditors for 1903 were as follows: Thomas W. Gibson, Parliament Buildings, Toronto, Ont.; John Burgess, Bluevale, Ont.

Amount of High Court Secretary's bond, $15,000; High Court Treasurer, $15,000.

Number of certificate holders in Ontario at 31st December, 1903, 31,103.

Number of members in Ontario who died during 1903, 162.

Amount of death benefits paid to Ontario members during 1903, $163,-010.86.

VIII. Cash Receipts.

	High Court.	District High Court.	Subordinate Courts.
Cash balance from 1902, (not extended), $ 1,222,306 30			
Application and initiation fees			$3,445 13
Dues			75,687 04
Cards			92 75
Assessments	$541,839 55		
Supplies	2,140 71	332 85	
Medical fees	1,832 97	249 02	
Capitation tax	51,245 84	6,382 40	
Dispensation fees	1,690 00	299 00	
Certificate fees	7,283 36	955 00	
Enrollment fees	2,752 90	187 50	
Premiums on guarantee bonds	1,594 16		
Interest	53,102 47	7 02	
Endorsation fees	647 35		
Other sources			18,128 37
	$664,129 31	$8,412 79	$97,353 29

IX. Cash Expenditure.

	High Court.	District High Court.	Subordinate Courts.
Charter fees			$1,989 00
High Court grants	$1,521 50	156 00	
High Court meeting	695 00	181 80	
Executive Committee	689 46	92 95	
High Chief Ranger's office expenses	372 88		
Delegate to D. H. Court meeting	125 00		
High Treasurer's office expenses	126 62		
High Registrar's office expenses	16 70		
Head Office expenses	4,642 39	592 70	
Medical Board	2,290 63	221 25	
Auditing	800 00		
Office assistance	6,058 56	395 00	
Guarantee bonds	620 72		
Legal expenses	306 82		
Canadian Forester	5,847 81		
Organization	27,686 28	1,802 50	
Salaries	4,900 00	1,350 00	
Committee on Laws and new offices	34 32	10 00	
Supplies	2,353 59	174 25	
Cash prizes	1,105 00	40 00	
Advertising	299 92		
New office premises	2,628 65		
Printing	2,463 65	408 85	
Total expenses of management	$65,585 50	$5,425 30	$1,989 00
(b) Miscellaneous Expenditure.			
Life insurance claims	$268,627 45		
Funeral benefits	4,740 00		1,106 60
Sick benefits	89,611 00		17,699 65
Medical attendance			12,538 93
Expenditure other than the foregoing	230 10	2,875 75	63,799 85
	$428,794 05	$8,301 05	$97,134 03

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 49 King Street West, Toronto, Ont

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers for the year ending 31st December, 1903, were as follows:

C. A. Lapp, Grand Master .....Brighton, Ont.
Robert Clark, Past Grand Master .....Troy.
James Dixon, Deputy Grand Master .....Hamilton.
Robert Fleming, Grand Secretary .....49 King St. West, Toronto.
W. H. Shaw, Grand Treasurer .....Yonge Street, Toronto.
Dr. J. H. Bell, Grand Lodge Representative, Kingston.
Duncan A. Young " " Montreal.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts in force 31st December, 1903, $37,400.00.

Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1903, $2,698,050,00.

Total 31st December, 1903, $2,735,450.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments of for Benefits in the nature thereof.

	Number.	Amount.	Number.	Amount.
Contracts in force 31st December, 1902			154	$47,800 00
Gross number and amount of contracts on foot at any time during 1903			154	$47,800 00
Deductions:	Number.	Amount.		
Contracts lapsed in 1903	34	$10,000 00		
Contracts matured in 1903	1	400 00		
Total deductions extended	35	$10,400 00	35	10,400 00
Net endowment contracts on foot 31st December, 1903			119	$37,400 00
No. of certificate holders in good standing 31st December, 1903.	119			

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
Net contracts in force 31st December, 1902	3,542	$2,576,800 00
Add contracts taken in 1903, new or renewed	506	364,750 00
Gross number and amount of contracts on foot at any time during 1903	4,048	$2,941,550 00

	Number.	Amount.		
Deductions:				
Contracts matured in 1903	40	$23,850 00		
Contracts lapsed in 1903	375	217,900 00		
Add to above deductions the amount by which various certificates on foot were reduced during 1903	.....	1,750 00		
Total deductions extended	315	$243,500 00	315	243,500 00
Net contracts on foot 31st December, 1903			3,733	$2,698,050 00
Grand total number certificate holders in A and B and at 31st December, 1903			3,620	

III. Funeral Benefits.

Funeral Benefits are undertaken by the Grand Lodge. Total Membership of Subordinate Bodies at 31st December, 1903, in Ontario, 3,950; British Columbia, 100; Total 4,050.

Thirty-six members died during 1903, and the amount of Funeral Benefits paid was $1,800.00.

Eighteen members' wives died in 1903 and the amount of Funeral Benefits paid in 1903 was $450.00.

IV. Sick Benefits.

Sick Benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received Sick Benefits in 1903, Grand Body, 24; Subordinates, 394.

The total amount of benefits paid in 1903, Grand Body, $267.02; Subordinates, $4,125.57.

Number of weeks' sickness experienced in 1903: Grand Body,77; Subordinates 1,624.

The total amount paid for medical attendance was $3,044.25.

Total cash standing to credit of Sick Fund, Grand Body, $662.95.

V. Assets.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	$11,525 00	
Cash value of bonds, debentures and securities	14,966 91	$4,591 20
Cash on hand	1,910 51	12,077 01
Cash on deposit to the Society's credit, not drawn against as follows:		
In Canada Permanent Mortgage Corporation	607 64	
In Imperial Bank Queen and Yonge streets, Toronto	5,311 15	
In Imperial Bank, Toronto (current account)	1,777 75	
Interest due and accrued on mortgages	551 26	
Interest due and accrued on bonds, debentures and securities	337 50	82 39
Interest due and accrued on deposits	261 58	
Dues and assessments in course of collection	2,204 25	1,545 37
Other assets detailed in memo	1,412 59	6,927 56
Total assets, Insurance and Endowment and Sick and Funeral Fund	$40,623 76	
General Fund	242 38	
Total assets	$40,866 14	$25,223 63

VI. Liabilities.

Amount of liabilities	$242 38	$1,262 33
Total liabilities	$242 38	$1,262 33

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1903, none.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1903.

The Society's books were duly audited August 6th, 1903, and February 29th 1904.

Books of record or account kept by the Society: Register of certificates, register of lodges, cash book, journals and ledger.

Names and post office addresses of the Auditors for 1903 were as follows: W. L. Young, Markdale, Ont.; C. W. Musson, Toronto.

No changes were, during 1903, made in the Constitution and Rules in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, $1,000.00.

Number of members in Ontario, 3,950.

Number of certificate holders in Ontario at 31st December, 1903, 3,620.

Number of members who died during 1903, 36.

Amount of death benefits paid to Ontario members during 1903, $24,250.

Amount of disability benefits paid to Ontario members during 1903, $100.

VIII. Cash Receipts.

Cash balance from 1902 (not extended) Grand Body	$13,763 48	
Cash balance from 1902 (not extended) subordinate bodies	10,425 26	
Cash received during 1903 from:	Grand Body.	Subordinate Bodies
Application fees	$571 80	
Initiation fees		667 35
Dues		85 12
Assessments (Premiums)	22,899 21	
Per capita tax and levies	8,543 93	24,402 11
Degrees and cards		74 25
Charter fees	88 00	
Supplies sold	136 25	
Rent		398 35
Interest	965 04	166 57
All other sources	2,057 94	997 80
Total receipts	$35,262 17	$26,991 75

IX. Cash Expenditure.

Cash paid during 1903 for:		
(a) Expenses of Management.		
Commission and organization	$2,771 66	
Law costs	7 00	
Registration fee	25 00	
Expenses of meeting	999 45	
Supplies bought	43 35	
Travelling expenses and organization	936 32	
Rent, light, heat and taxes	294 10	$1,784 12
Salaries, officers' and auditors' fees	1,429 50	1,426 96
Medical Examiner	350 00	
Official journal of proceedings	126 84	
Printing, stationery and advertising	332 02	
Postage, telegrams and express	230 74	
Premiums for guarantee of lodge officers	10 00	
Other expenses (memo. enclosed)	837 45	3,361 78
Total expenses of management	$8,393 43	$6,572 86
(a) Miscellaneous Expenditure.		
Per capita tax and levies other than for management		11,329 90
Life insurance claims	24,250 00	
Funeral benefits	2,250 00	
Benefits to widows and orphans	33 15	117 42
Sick benefits	267 02	4,125 57
Total disability benefits	100 00	
Medical attendance		3,044 25
Investment of funds	4,125 00	
Total expenditure	$ 39,418 60	$25,190 00

THE SONS OF ENGLAND BENEFIT SOCIETY.

(File I., p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 28 Yonge Street Arcade, Toronto.

Organized 12th December, 1874; incorporated 19th February, 1875.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

J. Aldridge, Supreme President ..... Toronto.
W. H. Huntley, Supreme Vice-President ..... Montreal.
F. Cook, Past Supreme President ..... Ottawa.
B. Hinchcliffe, Supreme Treasurer ..... Toronto.
John W. Carter, Supreme Secretary ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments or for Sick or Funeral Benefits in force 31st December, 1903, $3,859,100.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
Contracts in force 31st December, 1902			3,493	$3,603,150 00
Contracts taken during 1903			344	340,250 00
Gross number and amount on foot at any time during 1903			3,837	$3,943,400 00
Deductions:				
Contracts matured in 1903	24	$23,900 00		
Contracts lapsed in 1903	52	56,250 00		
Contracts surrendered	3	3,500 00		
Amount by which various certificates still on foot were reduced		650 00		
Total deductions extended	79	$84,300 00	79	84,300 00
Net contracts on foot 31st December, 1903			3,858	$3,859,100 00
No. of certificate holders			3,457	

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge with a membership of adults, 16,844; juveniles, 795.

Number of members of the Society who died during 1903, 116.

The total amount of funeral benefits paid in 1903 was $11,350.00.

Number of members' wives who died during 1903, 71; and the amount paid in respect thereof was $3,400.00

Number of children who died during 1903, 45; amount paid in respect thereof was $675; juvenile lodge, 4; $40.00.

The total amount of cash standing to credit of fund at 31st December, 1903, was $6,587.14.

IV. Sick Benefits.

Number of members who received sick benefits during 1903, 2,228.

The total amount of benefits paid during 1903: Subordinate Bodies, $28,790.22; Juvenile Branch, $564.28.

Number of weeks' sickness experienced in 1903 was 10,206.

Amount paid for medical attendance during 1903 was, Subordinate Bodies, $19,515.76; Juvenile Branch, $651.09.

Total amount of cash standing to credit of fund at 31st December, 1903; Subordinate. $95,766.24; Juvenile Branch, $3,638.90.

V. Assets.

	Supreme Body.	Subordinate Bodies.	Auxiliary Bodies
Cash value of bonds, securities, etc.	$100 00		
Actual cash on hand 31st December, 1903	150 46	$7,777 40	$371 19
Cash on deposit in the following banks:			
Imperial Bank, Toronto	55,056 92		
Sundry banks, sundry places		87,988 84	3,267 71
Total assets, Ins. Fund (not extended)	$ 46,809 99		
Total assets, Sick and Funeral	102,353 38		
Total assets, Guarantee Fund	1,594 25		
Total assets, General Fund	9,025 63		
Total assets, Juvenile Sick Fund	3,638 90		
Aggregate of all other assets	8,709 63		
Total assets	$64,017 01	$95,766 24	$3,638 00

VI. Liabilities.

Amounts of claims admitted by the Society	$1,000 00		
Amounts of other liabilities	1,273 75	$1,761 12	$25 32
Total liabilities	$2,273 75	$1,761 12	$25 32

VII. Miscellaneous.

Assessments for purposes of life insurance certificates are made monthly.

Twelve such assessments were made during 1903, payable 1st of each month.

The books and accounts were duly audited on February 13th, 1904.

Books of account kept by the Society: Cash books and ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: George Clay and W. Barker, Toronto.

No changes were made in relation to the management of the Society, and with respect to the constitution.

Number of members in Ontario, 11,826.

Number of certificate holders in Ontario, 2,859.

Number of members in Ontario who died during 1903, 93.

Amount of death benefits paid to Ontario members in 1903, $20,900.00

Amount of disability benefits paid to Ontario members in 1903, $550,00.

Amount of bond of Grand Secretary, $3,000.

Amount of bond of Grand Treasurer, $1,000.

VIII. Cash Receipts.

Cash balance from 1902 (not extended), Grand Lodge, $39,477.44. Juvenile and Subordinate, $89,957.12.

	Supreme Body.
Application fees	$ 286 25
Registration (F. Ben.)	1,351 50
Dues	28 80
Assessments: Funeral, $17,312.80; Beneficiary, $38,112 99	55,436 79
Policies	11 00
Fines	1 00
Per capita tax and levies	8,505 97
Charter fees	58 00
Supplies sold	3,040 98
Interest	1,537 76
Premiums for guarantee of lodge officers	275 62
Rent	468 00
All other sources	1,072 61
Total receipts	$72,063 18

Receipts by Subordinate Branches, $109,068 43

Receipts by Juvenile Branches, $2,220.44.

IX. Cash Expenditure.

Cash paid during 1903 for:

(a) Expenses of Management.

	Supreme Body.	Subordinate Bodies.	Juvenile Branch
Commission	$2,871 17		
Law costs	20 50		
Registration fee	25 00		
Medical Examiners' fees	84 00		
Supplies bought	2,293 46		
Travelling expenses	1,251 39		
Rent, light, heat and taxes	655 22		
Managing officers' salary and expenses	2,010 00		
Clerk hire	1,516 43		
Official Journal	2,299 91		
Printing, stationery and advertising	789 42		
Postage, telegrams and express	694 92		
Premiums for guarantee of lodge officers	20 00		
Other management expenses	464 89		
Total expenses of management	$14,996 31	$21,506 07	$714 40

(a) Miscellaneous Expenditure.

Life insurance payments	24,900 00		
Funeral benefits	15,465 00		
Sick benefits	25 00	$28,790 22	$564 28
Medical attendance		19,515 76	651 09
Total disability benefits	650 00		
Gratuities to distressed members	33 00		
Expenditure other than foregoing	263 43		
Total expenditure	$56,333 24	$69,812 05	$1,929 77

THE SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 46 King Street West, Toronto.

Organized 27th June, 1876, incorporated in Ontario 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Alex. Fraser, Grand Chief ..... Toronto.
W. C. Gilchrist, Grand Chieftain ..... Orillia.
Alexander Hay, Grand Treasurer ..... Toronto.
Donald M. Robertson, Grand Secretary, 70 Can. Life Bg. Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments, Sick or Funeral Benefits $5,871,500.00

II. MOVEMENT IN INSURANCE C RTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
Contracts in force 31st December, 1902			7,231	$5,748,750 00
Add contracts taken during 1903			1,340	768,750 00
Gross number and amount of contracts on foot at any time during 1903			8,571	$6,517,500 00
Deductions:				
Contracts matured in 1903	67	$ 58,862 11		
Contracts lapsed in 1903	944	586,750 00		
Contracts cancelled in 1903		387 89		
Total deductions extended	1,011	$646,000 00	1,011	646,000 00
Net contracts on foot 31st December, 1903			7,560	$5,871,500 00

III. FUNERAL BENEFITS.

Funeral Benefits (if any) are undertaken by the subordinate camps.

IV. SICK BENEFITS.

Sick Benefits are undertaken under the Grand Camp Constitution and By-Laws, but Sick Benefit scheme has not yet been settled.

V. ASSETS.

Cash value of mortgages	$76,300 00
Bonds, debentures, etc	40,000 00
Cash on deposit, Bank of Hamilton, Hamilton (Savings)	1,048 90
Cash on deposit, Bank of Hamilton, Toronto (Savings)	12,213 54
Cash on deposit, Bank of Hamilton, Toronto (Savings)	20,732 93
Bank of Hamilton, Toronto	20,732 93
Imperial Bank, Toronto	2,111 71
Sovereign Bank	5,100 30
Union Bank	5,097 32
Dues called, but not yet payable	1,800 00
Aggregate amount of all other assets	831 00
Total assets	$165,224 20

VI. Liabilities.

Amount of claims supposed or reported	$3,250 00
Total liabilities	$3,250 00

VII. Miscellaneous.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1903, payable on the 1st day of each month.

The Society's accounts were audited 31st December, 1903. The books of record or account kept for purposes of insurance certificates or benefits: Registers of Subordinate Camps, showing particulars of each certificate issued, ledger, cash journals.

The names and post office addresses of the Auditors of accounts for 1903 were, J. Tytler and John B. McKay, Toronto.

Amount of bond of Grand Secretary, $6,000.

Amount of bond of Grand Treasurer, none.

No changes were made during 1903 in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1903, 6,713.

Number of members in Ontario who died during 1903, 58.

Amount of death benefits paid to Ontario members during 1903, $51,-956.33.

VIII. Cash Receipts.

Cash balance from 1902, $148,788.49.
Cash received during 1903 from :

	Grand Camp.	Sub-ordinate Camps.
Organizing	$3,205 85	$3,393 25
Assessment	68,045 48	67,441 01
Per capita tax	10,639 22	17,545 16
Certificates		479 94
Supplies sold	877 68	
Interest	5,513 26	
All other sources (as per memo.)		5,842 52
Total cash receipts	$88,281 49	$94,201 88

IX. Cash Expenditure.

Cash paid during 1903 :

(a) Expenses of Management.		
Organizing	7,361 47	$3,205 85
Per capita tax		10,639 22
Registration fee	25 00	
Interest	52 75	
Expenses of annual meeting	2,765 00	
Supplies bought	871 74	877 68
Travelling expenses	308 06	
Rent, light, heat and taxes	300 00	
Salaries, officers', committees and auditors' fees	1,940 01	
Medical Examiner's salary and expenses	526 70	
Clerk hire	750 00	
Official journal	625 00	
Printing, stationery and advertising	21 50	
Postage, telegrams and express	688 46	
Premiums for guarantee of lodge officers	30 00	
Other management expenses	1,938 17	
Total expenses of management	$18,203 86	$14,722 75
(b) Miscellaneous Expenditure.		
Life insurance claims other than endowment	56,862 11	
Benefits to widows and orphans		1,046 23
Expenditure other than foregoing		7,387 49
Total expenditure	$77,065 96	$23,156 47

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, James Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Frank Buchanan, Dominion Councillor ..... Toronto, Ont.
C. Van N. Emory, Dominion Secretary ..... Hamilton, Ont.
B. E. McKenzie, M.D., Medical Referee ..... Toronto, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

*(a) Contracts for Endowments or for Benefits in the nature thereof.**
(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1902	6,331	$7,826,500 00
Add contracts taken during 1903, new or renewed	721	620,000 00
Gross number and amount of contracts on foot at any time in 1903	7,052	$8,446,500 00

	Number.	Amount.		
Deductions:				
Contracts matured in 1903	70	$ 95,000 00		
Contracts lapsed in 1903	419	386,000 00		
Contracts reduced in 1903	.....	9,000 00		
Total deductions extended	489	$490,000 00	489	490,000 00
Net contracts on foot 31st December, 1903	.....	.....	6,553	$7,956,500 00

*Pursuant to resolution of a general meeting of the Corporation (30th December, 1902) the Endowment or "Total Disability" Fund was wound up under R.S.O. 1897, c. 203, s 183 (4).

III. Funeral Benefits.

Funeral Benefits are undertaken by the Grand Council of Ontario, the total membership of which is 1,569.

Eight members of the Grand Council died in 1903, and Funeral Benefits were paid amounting to $450.00

IV. Sick Benefits.

Sick Benefits are undertaken by the Grand Council of Ontario.

There were paid in 1903 Sick Benefits to 140 members.

Amount paid for Sick Benefits, $2,560.40.

The total number of weeks' sickness experienced was 610.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1903, was $3,130,46.

V. Assets.

	Supreme Body
Mortgages	$12,287 40
Bonds, etc	33,065 00
Cash on deposit to Society's credit, not drawn against in the following chartered banks :	
Bank of Montreal, Hamilton	108 61
Bank of Hamilton, Hamilton	42,130 85
Traders' Bank, Hamilton	10,000 00
Merchants' Bank, Montreal	5,000 03
Interest due and accrued	604 56
Dues called but not yet payable	10,075 72
Total assets Life Insurance Fund (not extended) $108,271.14	
Total assets General Fund (not extended) 651 68	
Totals	$113,271 94

VI. Liabilities.

Amount of claims admitted by Society	$11,833 34
Amount of all liabilities	$11,833 34

VII. Miscellaneous.

Actions instituted by or against the Society during 1903. None.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1903.

The Society's books were duly audited during 1903 monthly.

Names and post office addresses of the Auditors for 1903 were as follows: A. C. Neff, F.C.A., Toronto; W. A. Edwards, Hamilton.

No changes were made in the Constitution and Rules in 1903.

Amount of bond of Supreme Secretary, $10,000.00.

Number of members in Ontario 31st December, 1903, 8,046.

Number of certificate holders in Ontario 31st December, 1903, 5,071.

Number of members in Ontario who died during 1903, 58.

Amount of death benefit claims paid to Ontario members during 1903, $81,385.51.

VIII. Cash Receipts.

		Supreme Body.	Grand Body.
Cash balance from 1902 (not extended)	$52,715.57.		
Cash received during 1903 :			
Certificate fees		$101 00	$95 00
Assessment fees		9,312 62	
Assessments (beneficiary)		113,106 07	4,929 70
Per capita tax and levies		2,940 66	
Medical fees		1 00	
Supplies sold		695 02	238 88
Charter fees			394 50
Interest and dividends		3,067 58	2 44
Guarantee premiums		37 39	
Sessional tax			678 90
All other sources		1,763 13	1,373 30
Total		$131,024 47	$12,153 77

IX. Cash Expenditure.

Cash paid during 1903 for :

(a) Expenses of Management.	Supreme Body.	Grand Body.
Charter fees		$198 00
Per capita tax or levies		1,957 37
Commission and organization expense	$3,051 46	2,211 70
Registration fees	25 00	
Interest		31 43
Expense annual or biennial meeting	199 15	871 00
Board fees	256 20	45 50
Supplies bought	594 79	146 11
Travelling expenses	18 90	84 30
Rent, light, heat and taxes	420 30	60 00
Managing officers' salaries and officers' and auditors' fees	2,633 45	1,170 30
Medical officers' salaries and expenses	333 00	
Clerk hire	530 28	251 50
Official journal	2,757 63	
Printing (other than official journal), stationery and advertising	468 08	182 00
Postage, telegrams and express	386 51	140 26
Guarantee premiums		10 00
Other management expenses detailed in memo	1,949 43	220 29
Total expenses of management	$13,624 18	$7,579 16
(b) Miscellaneous Expenditure.		
Life insurance claims other than endowments	101,718 75	
Funeral benefits		$450 00
Sick benefits		2,560 40
Other expenditure	11,199 66	
Grand totals	$126,542 89	$10,589 56

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I. p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Richmond Street East, Toronto, Ontario.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Dr. T. S. Sproule, M.P., President ..... Markdale.
J. S. Leighton, Secretary ..... Toronto.
W. J. Parkhill, Treasurer ..... Midland.
Dr. J. Noble, Medical Referee ..... Toronto.
Dr. Beattie Nesbitt, M.P.P., Executive (Chairman). Toronto.
John McMillan, Executive ..... Toronto.
John Hewitt, " ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$
Contracts in force 31st December, 1902			3,013	3,013,000 00
Add contracts taken during 1903 new or renewed			909	909,000 00
Gross number and amount of contracts on foot at any time during 1903			3,922	3,922,000 00
Deductions:		$		
Contracts matured in 1903	39	39,000 00		
Contracts lapsed in 1903	297	297,000 00		
Contracts cancelled	1	1,000 00		
Total deductions carried out	337	337,000 00	337	337,000 00
Net contracts on foot at 31st December, 1903			3,585	3,685,000 00

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1903, of 65,000.

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Primary Lodges.

V. ASSETS.

Cash in Secretary's hands	$168 56
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	4,091 85
Total assets	$4,260 41

VI. Liabilities.

Amount of claims supposed, reported or unadjusted	$ 4,000

VII. Miscellaneous.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1903, and were payable at the close of each and every month.

The Society's accounts were duly audited on January 21st, 1904.

The following books of record and account are kept for purposes of insurance certificates or benefits: Membership register, assessment register, death register, and cash book.

Names and post office addresses of the Auditors for 1903 were as follows. W. H. Stewart, Warwick; John H. Delamere, Minden.

No changes were, during 1903, made in the Constitution and rules of the Society in relation to insurance certificates or benefits.

Secretary's bond, $2,000; treasurer's bond, $2,000.

Number of certificate holders in Ontario, 2,800.

Number of members in Ontario who died during 1903, ...

Amount of death benefits paid to Ontario members during 1903, $33,000.

VIII. Cash Receipts.

Cash balance from 1902 (not extended)	$8,339.16.	
Cash received during 1903 from :		
Application fees		$2,665 00
Dues		6,574 00
Assessments		35,271 77
Interest		170 60
Other sources		17 00
Total receipts		$44,699 37

IX. Cash Expenditure.

Cash paid during 1903 for :

(a) Expenses of Management.

Commission and organization expenses	$4,375 14
Law costs	50 30
Registration fees	25 00
Supplies bought	43 52
Travelling expenses	64 46
Rent, light, heat and taxes	270 58
Salaries, officers' and auditors' fees	1,660 00
Medical examiners' salary and expenses	1,992 00
Clerk hire	168 71
Printing, stationery, advertising and supplies	642 42
Postage, telegrams and express	472 28
Premium for guarantee	15 00
Total expenses of management	$9,778 35

(b) Miscellaneous Expenditure.

Life insurance claims	39,000 00
Total expenditure	$48,778 35

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I., p. 25.)

ANNUAL STATEMENT FOR YEAR ENDING FEBRUARY 29TH, 1904.

Head Office, 14 Berti Street, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

John McMillan, Grand Master ..... Toronto.
E. F. Clarke, M.P., Grand Treasurer ..... Toronto.
William Lee, Grand Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Primary Lodges with a membership of 22,500.

Number of members of the Society who died during 1903, 205.

Total amount of funeral benefits paid in 1903 in respect of deceased members, $510.50.

SICK BENEFITS.

Number of members who received sick benefits during 1903, 86.

Total amount of benefits paid in 1903 in respect of sick members, $1,390.50

Number of weeks' sickness experienced in 1903, 318.

Amount paid for medical attendance during 1903, $2,659.38.

ASSETS.

Actual amount of cash on hand, 29th February, 1904	$5 76
Cash on deposit, Bank of Toronto, Toronto	1,465 11
Total	$1,470 87

LIABILITIES—NO INFORMATION.

MISCELLANEOUS.

The Society's accounts were audited March 11th, 1903 and 5th March, 1904, and names and addresses of the Auditors for 1903 and 1904; John Hewitt, Toronto; W. J. Thompson, Mitchell.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	No Information.
Cash received during 1903 from :	
Per capita tax and levies	$2,302 15
Interest and dividends	10 70
Total	$2,312 85

CASH EXPENDITURE.

Cash paid during 1903 for	Grand Lodge.	Subordinate Lodges.
(a) Expenses of Management.		
Registration fee	$25 00	
Expenses of annual meeting	7 50	
Rent, light, heat and taxes	50 00	
Managing officers' salaries	690 00	
Official journal	264 00	
Printing, stationery and advertising	105 00	
Postage, telegrams and express	143 25	
Commission and organization expenses	20 00	
Travelling expenses	475 10	
Total expenses of management	$1,779 85	
(b) Miscellaneous Expenditure.		
Per capita tax and levies other than for management	617 00	
Sick benefits		$1,390 50
Funeral benefits		510 50
Medical attendance		2,659 38
Expenses other than foregoing, detailed in memo	310 65	
Total	$2,707 50	$4,560 38

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I. p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 407 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd, June, 1877: incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

A. S. Robinson, Supreme Regent ..... St. Louis, Mo.
Howard C. Wiggins, Supreme Vice-Regent .....Rome, N.Y.
W. O. Robson, Supreme Secretary ..... Boston, Mass.
E. A. Skinner, Supreme Treasurer ..... Westfield, N. Y.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than Endowments, or for Sick or Funeral Benefits in force 31st December, 1903, $653,319,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1902	254,322	615,329,000 00
Add contracts taken during 1903 new and renewed	39,581	58,575,000 00
Gross number and amount of contracts on foot at any time during 1903	293,903	673,904,000 00

	Number.	Amount.		
Deductions:				
Contracts matured in 1903	2,815	$7,453,500 00		
Contracts lapsed in 1903	7,795	12,529,500 00		
Contracts surrendered in 1903	202	378,000 00		
Contracts cancelled in 1903	2	5,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1903		219,000 00		
Total deductions extended	10,814	$20,585,000 00	10,814	20,525,000 00
Net contracts on foot at 31st December, 1903			283,089	653,319,000 00

FUNERAL AND SICK BENEFITS ARE NOT UNDERTAKEN BY THE SUPREME COUNCIL.

V. ASSETS.

Cash value of real estate less incumbrances	$51,170 97
Cash value of bonds, etc	2,019,921 38

Cash on deposit to Society's credit, not drawn against, in the following banks :

W. & O. B. Fund.

1. Fourth National Bank, Atlanta, Ga	$14,444 50
2. National Bank of the Republic, Boston	32,737 60
3. New England Trust Co., Boston	35,000 00
4. Massachusetts Trust Co., Boston	24,109 92
5. National Shawmut Bank, Boston	22,000 00
6. National Exchange Bank, Baltimore	21,577 21
7. Marine National Bank, Buffalo	39,779 62
8. Peoples' Trust Company Brooklyn, N.Y	27,591 02
9. Mechanics' Bank, Brooklyn	19,361 24
10. Manufacturers' and Traders' National Bank, Buffalo, N.Y	33,113 87
11. First National Bank, Chicago	39,335 15
12. The Bankers' National Bank, Chicago	42,645 78
13. Central National Bank, Cleveland	32,351 30
14. Second National Bank, Cincinnati	12,756 50
15. Commercial National Bank, Detroit	30,240 27
16. First National Bank, Milwaukee	17,963 57
17. The Bank of Toronto, Montreal, Que	13,895 03
18. First National Bank, New York	47,653 92
19. Mercantile National Bank, New York	40,059 15
20. Garfield National Bank, New York	35 709 05
21. Corn Exchange Bank, New York	55,705 56
22. Hanover National Bank, New York	54,390 02
23. National Bank of Commerce, New York	44,933 77
24. First National Bank, Omaha, Neb	17,855 61
25. Federal National Bank, Pittsburgh Pa	19,855 97
26. Central National Bank, Philadelphia	21,017 66
27. Planters' National Bank, Richmond, Va	11,549 51
28. National Bank of Commerce, St. Louis	31,136 49
29. First National Bank, St. Paul, Minn	26,917 35
30. Broad Street National Bank, Trenton, N. J	17,892 32
31. The Bank of Toronto, Toronto, Ont	24,485 15
32. The National Bank of Westfield, N.Y	29,368 30
33. Washington Loan and Trust Co., Washington, D.C	15,310 33
34 Commercial National Bank, Charlotte, N.C	7,315 61
Total	$960,050 13
Less outstanding orders	226,095 21
Balance December 31st, 1903	$733,964 79

General Fund.

National Shawmut Bank, Boston	$4,808 26	
Garfield National Bank, New York	8,833 86	
The Bank of Toronto Toronto Ont	2,465 80	
The National Bank of Westfield, N.Y	1,268 61	
Central National Bank, Cleveland	2,000 11	
Federal National Bank, Pittsburg	4,526 26	
	23,902 90	
Less outstanding orders	8,611 41	
Balance Jan. 1st, 1904		$15,291 49
Merchants' National Bank, Boston, and National Bank, Chicago		13,377 97
Bank of the Republic, Boston		3,000 00
National Bank of Westfield, N.Y		3,208 16
Dues and assessments due and unpaid		642,772 81
Interest due and accrued on bonds		23,996 64
Interest due and accrued on Bank Balances and deposits		69 98
Total assets of Life Insurance Fund (not extended)	$1,376,945 79	
Total assets of Emergency Fund	1,993,265 01	
Total assets of General and other Funds not extended)	136,562 48	
All other assets		27,632 14
Total assets		$3,534,405 72

VI. Liabilities.

Amount of claims admitted	$314,250 00
Amount of claims supposed or reported or unadjusted	473,500 00
Amount of claims resisted	10,000 00
All other liabilities	2,641 84
Additional resisted claims on account of persons not in good standing	18,000 00
Total liabilities	$818,391 84

VII. Miscellaneous.

No actions or proceedings were instituted by or against the Society in Ontario during 1903.

Assessments for the purpose of life insurance certificates are made monthly. Twelve assessments were made during the year 1903.

The accounts and books of the Society were audited for the year 1903 on March 15th, and October 5th.

The books of record and account kept for purposes of insurance certificates or benefits are: registers of membership of each council, registers of benefit certificates, registers of deaths, registers of suspensions, withdrawals, etc., and the usual cash books, journals and ledgers.

Names and addresses of the auditors of accounts for 1903: Walter F. Irvine, Norfolk, Va.: J. G. Lester, Covington, Ga.: Chas J. Taylor, Baltimore, Md.

No changes were, during 1903, made in the organization and management of the Society.

No changes were, during 1903, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, $10,000.00.

Amount of bond of Supreme Treasurer, $100,000,00.

Number of certificate holders in Ontario at 31st December, 1903, 3,667.

Number of members in Ontario who died in 1903, 48.

Amount of death benefits paid to Ontario members during 1903, $126,900.

VIII. Cash Receipts.

Cash balances from 1902 (not extended), $580.770 36	
Cash received during 1903 from :	
Dues	$211,619 50
Assessments	7,505,892 72
Fines	701 80
Degrees and cards	10 00
Supplies sold	7,056 00
Interest and dividends	80,426 85
All other sources	4,067 79
Total cash receipts	$7,809,774 77

IX. Cash Expenditure.

Cash paid during 1903 for :

(a) Expenses of Management.

Instituting and assistance to Grand Council's	$31,463 76
Extension of the Order	13,796 33
Law costs	5,611 82
Registration fees, Insurance Departments	1,491 36
Investigating claims	1,095 27
Expenses annual meeting	3,244 29
Travelling expenses, official visits, etc	20,053 13
Rent, light, heat and taxes	4,364 70
Salaries, officers' and auditors' fees	28,825 00
Clerk hire	41,705 75
Official journal	8,573 28
Printing, stationery and advertising	18,587 25
Postage, telegrams and express	9,219 43
Other management expenses	11,361 07
Total expenses of management	$199,392 35

(b) Miscellaneous Expenditure.

Life insurance claims	7,320,541 34
Expenditure other than foregoing (investments, etc)	201,977 33
Total expenditure	$7,721,911 92

THE SUPREME TENT OF THE KNIGHTS OF THE MACCABEES OF THE WORLD.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 527 Huron Avenue, Port Huron, Mich.

Chief Agent and Attorney for the Province of Ontario. A. E. Mallory, M.D., Colborne.

Organized 1st September, 1883, incorporated in State of Michigan 11th September, 1885. Re-incorporated August 31st, 1894, and November 7th, 1895.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Daniel P. Markey, Supreme Commander .....Port Huron.
D. D. Aitken, Supreme Record Keeper ..... Port Huron.
L. E. Sisler, Supreme Finance " .....Port Huron.
David D. Aitken, Supreme Counsellor .....Flint.
James F. Downer, Supreme Trustee .....Chicago.
H. M. Parker, Supreme Trustee ....Elyria, Ohio.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—No information.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
Contracts in force 31st December, 1902			285,554	$372,043,250 01
Add contracts taken during 1903 new or renewed			88,505	90,716,500 00
Gross number and amount of contracts on foot at any time during 1903			374,069	$452,250,750 01
Deductions:				
Contracts matured in 1903	2,088	$2,935,350 00		
Contracts lapsed in 1903	30,667	29,863,350 00		
Amount by which various certificates still on foot were reduced		131,223 34		
Total reductions extended	32,765	$32,929,023 34	32,765	$32,829,923 43
Net contracts on foot at 31st December, 1903			341,304	$ 429,829,829 67

III. Funeral Benefits.

Total membership of Sick and Funeral Branch at 31st December, 1903, was 17,523.

Number of members died during 1903, 53.

Total amount of Funeral Benefits paid during 1903, $2,650.

IV. Sick Benefits.

Number of members who received sick benefits in 1903, 2,811.

Total amount of benefits paid, $65,692.15.

Number of weeks' sickness experienced, 13,150.

Total amount cash standing to credit of Benefit Fund, 31st December, 1903, $129,003.90.

V. Assets.

Cash value of real estate		$87,707 72
Bonds, etc		2,707,563 50
Actual cash on hand 31st December, 1903		55,552 56
Cash on deposit to the Society's credit, not drawn against, in banks		405,332 51
Rents due		190 00
Dues and assessments called, but not yet payable		368,218 12
Interest due and accrued		37,412 37
Total assets Insurance Fund (not extended)	$ 397,733 73	
Total assets Sick and Funeral Fund	24,760 88	
Total assets General Fund	38,390 46	
Total assets Reserve Fund	2,707,563 50	
Total assets		$3,661,976 78

VI. Liabilities.

Amount of claims in process of adjustment	$343,567 00
Amount of claims resisted	97,328 57
Amount of other liabilities	41,560 83
Total liabilities	$482,456 40

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in 1903. No information.

Assessments were made monthly in 1903.

Twelve assessments were made during the year 1903 and were payable on the first day of each month.

The Society's books and accounts were audited each month by the Supreme Auditors.

Names and addresses of the Auditors for 1903:

Supreme Auditors: J. W. Replogle, Goshen, Ind.; J. E. Dewey, Buffalo, N.Y.; M. G. Raub, Bradford, Pa.

No changes were made in the organization or management during the year 1903 in relation to Insurance Certificates or Benefits.

Bond of Supreme Secretary and Treasurer, $75,000, each.

Registrars are kept for purposes of Life Insurance and Benefits.

Number of certificate holders in Ontario, 31st December, 1903, 17,557.

Number of members in Ontario who died during 1903, 115.

Amount of Death benefits paid to Ontario members during 1903, $147,272.23.

Amount of disability benefits paid to Ontario members during 1903, $8,900.

Amount of Sick and Funeral Benefit paid to Ontario members during 1903, $13,130.50.

VIII. Cash Receipts.

Cash balances from 1902 (not extended), $2,501,373 58.	
Cash received during 1903 :	
Assessments	4,159,398 80
Application fees	37,282 75
Per capita tax	3,691 57
Supplies sold and charter fees	14,239 80
Rent	2,280 00
Interest	78,911 67
All other sources	6,068 93
	$4,301,873 52

IX. Cash Expenditure.

(a) Expenses of Management.

Percentage paid Great Camps	$134,569 01
Commission and organization expenses	140,834 57
Law costs	17,483 76
Registration fees	754 03
Supplies bought	62,863 55
Travelling expenses	6,730 85
Rent, light, heat and taxes	1,157 75
Officers' salaries, auditors' and medical examiners' fees	26,049 70
Clerk hire	39,872 08
Printing official journal	28,776 46
Printing, stationery, etc	5,189 26
Postage, telegrams and express	15,885 25
Other management expenses	9,324 05
Total expenses of management	$489,490 92

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	2,849,520 35
Assessments returned	2,106 20
Total disability benefits	131,223 34
Sick and accident benefits	65,692 15
Funeral benefits	2,650 00
Gratuities to distressed members	6,367 35
Total expenditure	$3,547,050 81

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office of the Society, 108 *LaSalle Street, Chicago, Ill.*

Chief Agent and Attorney for Ontario, C. Boudreault, 164 Church St., Ottawa.

Organized 24th May, 1883, and incorporated under laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Thomas H. Cannon, High Chief Ranger ..... Chicago.
J. B. Gendreau, High Vice Chief Ranger ..... Coaticook, Que.
Thos F. McDonald, High Secretary ..... Chicago.
Jno. A. Limback, High Treasurer ..... Cedar Rapids, Ia.
J. P. Smyth, High Medical Examiner ..... Chicago.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1903. None.

Amount covered by Contracts other than for Endowments, or for Sick of Funeral Benefits, $120,274,400.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
Contracts in force 31st December, 1902			104,561	$111,123,900 00
Add contracts taken during 1903 new or renewed			9,604	10,804,000 00
Gross number and amount of contracts on foot at any time during 1903			114,166	$121,927,900 00
Deductions:				
Contracts matured in 1903	636	$925,500 00		
Contracts suspended in 1903				
Contracts cancelled in 1903				
Contracts resigned in 1903	722	728,000 00		
Total deductions extended	1,558	$1,653,500 00	1,558	1,653,500 00
Net contracts on foot at 31st December, 1903			112,608	$120,274,400 00

IV. SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits being matters of option with Subordinate Courts, no reports of same are made to the High Court.

V. Assets.

Bonds, debentures, etc.	$506,330 57
Amount of cash in hands of Provincial Treasurer of Quebec	5,000 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks :	
Cedar Rapids National Bank, Cedar Rapids	50,632 18
Dues and assessments due and unpaid	38,623 22
Interest	5,552 10
Outstanding general fund accounts	11,169 26
Amount of all other assets	4,416 58
Total assets	$621,723 91

VI. Liabilities.

Amount of claims supposed or reported	$104,833 33
Amount of other liabilities	2,066 92
Total liabilities	$106,900 25

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1903 in Ontario.—None.

Assessments are made monthly, and are payable within month of call. Twelve such assessments were made during the year 1903.

The Society's books were audited February and August 1903.

Books kept by Society: Rosters, endowment register books, ledgers, journal, cash books and death register.

Names and post office addresses of the Auditors for 1903 were as follows: Dr. J. E. Meany, Manitowoc, Wis.; Thomas McHale, Chicago, and Arthur Talbot, Quebec.

No changes were made during 1903 in the organization or management of the Society in relation to insurance certificates.

Certain changes were made during 1903 in the constitution or rules of the Society.

Bond of Supreme Secretary, $5,000.

Bond of Supreme Treasurer, $150,000.

Number of certificate holders in Ontario 31st December, 1903, 7,513.

Number of members in Ontario who died during 1903, 44.

Amount of death benefits paid to Ontario members during 1903, $44,000.00.

VIII. Cash Receipts.

Cash received during 1903 from :
Cash balance from 1902—No information.

Assessments	$970,265 [illegible]
Charter fees and supplies sold	33,734 92
Per capita tax and levies	52,996 60
Interest	16,058 17
Total receipts	$1,072,945 68

IX. Cash Expenditure.

(a) Expenses of Management.

Organization expenses	$ 13,100 40
Law costs	3,254 55
Registration fees, insurance departments	966 54
Interest	917 91
Expenses biennial meeting	16,586 24
Supplies bought	6,788 30
Rent, light, heat	2,362 36
Salaries, officers' and auditors' fees	12,088 03
Clerk hire	14,286 85
Official journal	15,936 94
Printing, stationery, advertising	5,843 [illegible]0
Postage, telegrams and express, telephone	3,684 89
Premium for guarantee of officers	2,164 43
Other management expenses	2,544 92
Total expenses of management	$100,526 14

(b) Miscellaneous Expend

Life insurance claims	915,393 33
Total expenditure	$1,015,909 [illegible]7

THE SUPREME LODGE KNIGHTS OF PYTHIAS OF THE WORLD.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office of Supreme Lodge, Nashville, Tenn., U.S.A.

Chief Agent and Attorney for Ontario, Alex Coulter, 59 Grosvenor St. Toronto Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, June 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario for the 31st December, 1903, were as follows:

E. A. Horton, Grand Chancellor ..... St. Thomas.
Dr. E. F. Bowie, Grand Vice Chancellor ..... Toronto.
Alex. Coulter, Grand Keeper of Record and Seal ..... Toronto.
John Burns, Grand Master of Exchequer ..... Hamilton.
G. A. Burdick, Grand Prelate ..... London.
F. J. Fitzgerald, Past Grand Chancellor ..... London.

MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.
		$ c
Contracts in force 31st December, 1902	60,710	103,711,000 00
Add contracts taken during, 1903	10,799	13,002,000 00
Gross number and amount of contracts on foot at any time during 1903	71,509	$116,713,000 00

Deductions:	Number.	Amount.		
Contracts matured in 1903	723	$ 1,431,500 00		
Contracts lapsed	7,225	9,545,500 00		
Total deductions	7,948	$10,977,000 00	7,948	10,977,000 00
Net contracts on foot 31st December, 1903			63,561	$105,736,000 00
In Ontario, 174				
No. of deaths, 4				
Benefits paid, $1,000.00				

CASH RECEIPTS.

Fees	$832 20
Interest and rent	56,622 20
Monthly payments	1,967,558 60
Sale of U. S. bonds	54,093 75
Refunds	1,465 03
Other sources	1,250 18
Total receipts	$2,031,322 02

Cash Expenditure.

Life insurance claims	$1,440,676 03
Printing, supplies and office expenses	57,452 62
Adjustment of claims	6,565 10
Annulled certificates refunded	2,021 32
Medical examinations	25 178 03
Organization, etc.	162,374 60
Expenses of former investments	64,383 14
Total expenditure	$1 758,650 84
Balance, receipts over expenditure, 1903	$323,171 18
Balance on hand 31st December, 1902	452,460 46
Balance on hand 31st December, 1903	$775,631 64
Deposit as follows :	
First National Bank, Chicago	157,546 21
Bonds and securities	618,085 43
	$775,631 64

GRAND LODGE.

Funeral Benefits.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 1,636 at 31st December, 1903.

Number of members of the Society who died during 1903, 12; Funeral Benefits amounting to $1,178.50, were paid.

Sick Benefits.

Number of members who received sick benefits during 1903, 65.

Amount of benefits paid during 1903 in respect of sick members, $2,729.24.

Number of weeks' sickness experienced in 1903, 360.

Amount paid for medical attendance during 1903, $810.76.

Amount cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1903, $16,654.24.

Assets.

	Grand body.	Subordinate bodies.
In bank at 31st December, 1903	$200 96	$21,843 62
Total assets	$200 96	$21,843 62

Liabilities.

Aggregate amount of all liabilities (subordinate lodges	$ 185 75

Miscellaneous.

Payments for insurance certificates are fixed monthly rates, and are payable on the 10th day of each month.

The books of the Society were audited on 13th July, 1903.

Books kept by the Society are as follows: Numerical statements, lodge receipts, lodge expenses, financial statements.

Names and addresses of Auditors: C. V. Campbell, Sault Ste. Marie, and W. F. Daniel, Toronto.

Cash Receipts.

			Grand Body.	Subordinate Bodies.
Cash balance from 1902 (not extended)		$226 44	$19,465 33	
Cash received during 1903 from :				
Initiation fees				3,076 00
Dues				9,483 16
Per capita tax and levies			1,662 50	
Assessments				101 80
Degrees and cards				104 00
Charter fees			65 00	
Supplies sold			252 60	30 00
Rent				775 78
Interest				460 08
All other sources				372 68
Total receipts			$1,980 10	$14,403 80

Cash Expenditure.

Cash paid during 1903 for :

(a) Expenses of Management.

Per capita tax and levies			$89 98	$1,576 00
Organization			409 10	
Registration fee			30 00	
Expenses of annual meeting			569 60	
Supplies bought			127 40	287 79
Rent, light heat and taxes			85 00	1,882 05
Travelling expenses			18 00	
Salaries, officers' and auditors' fees			275 00	524 91
Clerk hire			8 00	
Official journal			118 80	
Printing, stationery and advertising			122 18	370 89
Postage, telegrams and express			81 60	214 89
Premiums for guarantee			5 00	
Total expenses of management			$1,939 66	$4,836 53

(b) Miscellaneous Expenditure.

Funeral benefits				370.00
Benefits to widows and orphans				808 50
Sick benefits				2,729 24
Medical attendance				810 76
Other expenditures				1,951 38
Total expenditure			$1,939 66	$11,506 41

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File I, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1903.

Head Office 51 *Yonge Street, Toronto, Ont.*

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers for the year ending 30th November, 1903, were as follows:

M. C. Ellis, President ..... Toronto.
T. McQuillan, 1st Vice-President ..... Toronto.
H. Goodman, 2nd Vice-President ..... Toronto.
J. C. Black, Treasurer ..... Toronto.
Jas Sargant, Secretary ..... Toronto.

III. SICK BENEFITS.—No Official Sick Fund.

IV. FUNERAL BENEFITS.—None.

V. ASSETS.

Real estate	$35,000 00
Mortgages	15,495 00
Cash value of shares, bonds, debentures, etc	354,527 58
Cash on deposit not drawn against in Dominion Bank, Toronto	6,654 44
All other assets	1,000 00
Total assets	$ 412,677 02

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions were instituted against the Association during 1903.
No assessments are made.
The Society's books were duly audited on December 9th, 1903.
Books of record or account kept for the purpose of Insurance Contracts or Benefits, Mortuary Benefit Book.
Names and post office addresses of the Auditors for 1903 were as follows: W. H. Cross, Toronto; Henry Barber, Toronto.
No changes were, during year ending 30th November, 1903, made in the Constitution in relation to Insurance Certificates or Benefits.
Bond for Secretary, $3,000.
Bond of Treasurer, None.
Number of members, 6,401.
Number of members who died in 1903, 53.
Amount of Benefits paid during the year, $39,260.00.

Cash Receipts.

Cash received during 1903	
Travelling certificates	$59,850 00
Honorary certificates	4,160 00
Duplicate certificates	142 00
Interest and dividends	15,710 05
Rents	1,628 00
Investments paid off	31,134 65
All other sources	875 00
Total receipts	$113,499 70

Cash Expenditure.

Amount paid during 1903 :	
General expenses	$3,798 98
Office expenses	2,686 27
Building expenses	2,063 37
Building improvements	840 84
Investments	60,739 66
Mortuary benefits	39,260 00
Victoria agency	73 63
Total expenditure	$109,462 75

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

(Returns Book, p. 366.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Masonic Temple, Richmond Street, London, Ont.

Organized 3rd October, 1885, incorporated 4th November, 1885.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Albert E. Barbour, President ..... London.
Alfred Robinson, Secretary ..... London.
F. H. Crabb, Treasurer ..... London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, Sick or Funeral Benefits in force 31st December, 1903, $585,225.00.

II. MOVEMENT IN INSURANCE CERTIFICATES

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1902	810	$656,100 00
Add contracts taken during 1903 new or renewed	12	9,720 00
Gross number and amount of contracts on foot at any time during 1903	822	$665,820 00

	Number.	Amount.		
Deductions:				
Contracts matured in 1903	14	$11,840 00		
Contracts lapsed in 1903	43	34,830 00		
Add to above deductions the amount by which various certificates were reduced	.....	33,925 00		
Total deductions	57	$80,595 00	57	80,595 00
Net contracts on foot 31st December, 1903	.....	.....	765	$585,225 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Bonds, debentures, securities	$5.900 00
Cash on deposit to Society's credit, not drawnagainst, in the following banks:	
Dominion Savings and Investment Society, London	7,038 13
Total assets	$ 12,938 13

VI. LIABILITIES.

Amount of claims admitted by the Society, $765 00

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1903.

Assessments are made every two months, or oftener if necessary, and were payable on the 1st of January, March, April, May, July, August, September, and November.

Eight assessments were made during 1903.

The books of the Society were audited twice during 1903, viz: 30th June and 7th December.

The books kept for purposes of insurance certificates or benefits are: register, cash book, receipt book, ledger.

Names and post office addresses of the Auditors for 1903 were as follows: John Overell and Chas. F. Complin, London, Ont.

No changes were made in the organization or management of the Society during 1903.

No changes were made during 1903 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Grand Secretary, $1,000.

Amount of bond of Grand Treasurer.—None.

Membership.—All in Ontario.

VIII. Cash Receipts.

Cash balance from 1902 (not extended)	$5,905.59	
Cash received during 1903 from:		
Application fees		$12 00
Dues		780 00
Assessments		9,554 65
From investments		2,500 00
Interest and dividends		478 91
Total cash receipts		$13,325 56

IX. Cash Expenditure.

(a) Expenses of Management.

Commission, etc.	$12 00
Law costs	5 00
Registration fees	10 00
Rent, light heat and taxes	75 00
Salaries, officers' and auditors' fees	580 00
Clerk hire	100 00
Printing, stationery and advertising	143 62
Postage, telegrams and express	182 40
Premium for guarantee of lodge officers	10 00
Total expenses of management	$1,118 02

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	11,075 00
Grand total expenditure	$12,193 02

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, John Chamard, Ottawa; amount of deposit, $5,000.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Alfred Lambert, President	Montreal.
L. S. Gendron, 1st Vice-President	Montreal.
J. V. Desauluire, 2nd Vice-President	Montreal.
Germain Beaulieu, Secretary	Montreal.
Henri Roy, Treasurer	Montreal.

MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
Contracts in force 31st December, 1902	18,008	$17,929,800 00
Add contracts taken during 1903 new or renewed	2,830	2,501,500 00
Gross number and amount of contracts on foot at any time during 1903	20,838	$20,431,300 90

	Number	Amount.		
Deductions:				
Contracts matured in 1903	150	$156,900 00		
Contracts lapsed in 1903	967	925,500 00		
Contracts reduced in 1903		88,000 00		
Total deductions extended	1,126	$1,170,400 00	1,126	1,170,400 00
Net contracts on foot at 31st December, 1903			19,712	$19,260,900 00

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body.

There were paid in 1903 sick benefits to 2,595 members.

Amount paid for sick benefits, $59,798.48.

The number of weeks' sickness experienced in 1903 was 14,949.

Total amount standing to the credit of the fund at 31st December, 1903, $20,045.63.

V. ASSETS.

		Supreme Body.
Mortgages on real estate		$301,833 47
Bonds, debentures, securities		105,353 63
Actual cash on hand (other than in bank) held by the Treasurer		573 18
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Hochelaga Bank, Montreal, Que., Ontario deposit		5,000 00
Hochelaga Bank, Montreal, Que.		44,264 69
Nationale Bank, Montreal, Que.		1,905 91
Provinciale Bank		3,524 86
Dues and assessments due and unpaid		27,417 66
Interest		2,281 78
Bills receivable		1,539 12
Life Insurance Fund (not extended)	$436,294 70	
Sick Benefit Fund (not extended)	20,045 63	
Guarantee Fund, (not extended)	3,765 97	
Special Funds (not extended)	3,888 56	
All other assets		7,000 00
Total		500,694 30

VI. Liabilities.

Amount of claims admitted by Society	$17,000 00
Amount of claims supposed or reported	3,000 00
Total liabilities	$20,000 00

VII. Miscellaneous.

Three actions were instituted by or against the Society during 1903; judgment not given.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1903, and were payable the first Tuesday of every month.

The Society's accounts were duly audited monthly and annually.

The following books of record and account are kept: Ledger and Register.

Names and post office addresses of the Auditors for 1903 were as follows: T. G. Bertrand and J. A. Martin, Montreal, Quebec.

No changes were, during 1903, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Supreme Treasurer, $10,000.

Number of certificate holders in Ontario at 31st December, 1903, 756.

Number of members in Ontario died during 1903, 12.

Amount of death benefits paid to Ontario members during 1903, $11,000.

Amount of disability benefits paid to Ontario members during 1903, $2,923.72.

VIII. Cash Receipts.

	Supreme Body.
Cash balances from 1902 (not extended)	46,398.29
Cash received during 1903:	
Application fees	$ 1,267 49
Dues	24,444 41
Assessments	273,723 81
Degrees and cards	764 90
Bills receivable	237 65
Supplies sold, badges, etc	330 13
Medical examinations	702 20
Interest	16,481 08
All other sources	405 32
Total cash receipts	$318,356 99

IX. Cash Expenditure.

Cash paid during 1903 for:

(a) Expenses of Management.

	Supreme Body.
Annual celebration	$704 96
Commission and organization expenses	3,643 07
Law costs	1,904 40
Registration fees	66 00
Quebec Bill	241 35
Expenses of annual meeting	461 97
Supplies bought	1,984 18
Travelling expenses, official visits, etc	2,969 86
Taxes, rent, light and heat	850 63
Salaries, officers' and auditors' fees	4,201 07
Medical Examiner's salary and expenses	737 75
Clerk hire	3,591 06
Official journal	2,757 56
Printing, stationery and advertising	2,090 71
Postage, telegrams and express	1,189 29
Premiums for guarantee of officers	288 39
Fire fund	477 00
Total expenses of management	$28,159 25

(b) Miscellaneous Expenditure.

Life insurance claims	145,500 00
Sick benefits	59,798 48
Advanced payments returned to rejected applicants	159 00
Total disability benefits	1,200 00
Total expenditure	$234,816 90

THE ST. JOSEPH UNION SOCIETY OF THE CITY OF OTTAWA.

(File I, p. 115.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863, incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1903, were as follows.

Oliver Durocher, President ..... Ottawa.
F. R. E. Campeau, Director-General ..... Ottawa.
A. A. Taillon, Comptroller ..... Ottawa.
L. A. E. St. Pierre, Treasurer ..... Ottawa.

MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
Contracts in force 31st December, 1902	5,336	$5,179,720 00
Add contracts taken during 1903 new or renewed	4,183	3,505,550 00
Gross number and amount of contracts on foot at any time during 1903	9,519	$8,675,270 00

Deductions:	Number.	Amount.	Number.	Amount.
Contracts matured in 1903	51	$ 45,286 00		
Lapsed	1,075	1,281,144 00		
Surrendered	1	900 00		
Cancelled	3	2,900 00		
Total deductions extended	1,130	$1,330,230 00	1,130	1,330,230 00
Net contracts on foot at 31st December, 1903			8,389	$7,345,040 00

Number of certificate holders in good standing, 8,198.
Number of certificates temporarily suspended, 191.
Contracts on foot, 8,389.

FUNERAL BENEFITS.

No special fund for Funeral Benefits. They are paid out of General Fund.

Amount paid in respect of deceased wives of members $3,340.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1903, 1,105.
Amount of sick benefits paid, $19,094.33.
Number of weeks' sickness experienced during 1903, 3,892 6-7.
Amount paid for medical attendance, none.

ASSETS.

Cash value of real estate, less incumbrances		$6,775 00
Bonds, debentures, etc		74,918 93
Cash on deposit to the Society's credit in the following chartered banks:		
Le Banque Nationale, Ottawa		10,023 07
Interest due		877 62
Dues and assessments due and unpaid		3,016 48
Reserve fund (not extended)	$54,719.40	
General fund	39,341.08	
All other assets		3,499 81
Total assets		$99,110 91

Liabilities.

Amount of claims admitted	2,210 00
Other liabilities	5,075 83
Total liabilities	$7,285 83

Miscellaneous.

No actions were instituted against the Society during 1903.

Assessments are made monthly.

Twelve assessments were made during 1903. Payable 1st of every month.

No changes were made in the organization and management of the Society during 1903.

The accounts were audited monthly.

The books of record kept are: Journal, Ledger, Cards, Policy Register and Cash Book.

Names and addresses of auditors; J. N. Rattey and J. F. H. Laperriere, Ottawa.

Amount of Treasurer's bond, $1,000.

Number of members in Ontario 31st December, 1903, 3,693.

Number of members in Ontario who died in 1903, 22.

Amount of death benefits paid to Ontario members in 1903, $20,208.09

Amount of disability benefits paid, none.

Cash Receipts.

Cash balance from 1902 (not extended). No information.	
Iniation fees	$7,688 50
Assessments	110,823 83
Degrees and cards	3,771 10
Supplies sold	145 25
Rent	379 17
Interest and dividends	1,619 91
All other sources (detailed in memo)	800 00
Total receipts	$125,227 76

Cash Expenditure.

(a) Expenses of Management.

Commission	$19,659 02
Investigation of claims	46 00
Registration fee	25 00
Supplies bought	1,287 19
Expenses of biennial meeting	4 50
Travelling expenses	1,161 55
Rent, light, heat and taxes	447 11
Officers' salaries	3,544 20
Medical examiner's salary and expenses	8,654 51
Clerk hire	2,074 42
Official journal	1,959 22
Printing, stationery and advertising	1,413 57
Postage, telegrams and express	631 59
Premiums for guarantee of lodge officers	89 10
Other expenses	668 51
Total expenses of management	$41,665 49

(b) Miscellaneous Expenditure.

Life insurance claims	36,247 31
Sick benefits	19,094 33
Members' wives' benefits	3,340 00
Expenses other than the foregoing (detailed in memo)	2,023 26
Total expenditure	$102,370 39

THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, St. James Street, Montreal.

Head Office in Ontario: the Office of the Bank of British North America, King Street, Hamilton, Ontario.
Chief Agent for Ontario: John James Morrison, Esq. Manager Bank of British North America, Hamilton, Ont.

Organized 14th October, 1891.

The Executive Officers of the Fund at the 31st December, 1903, were as follows:

Henry Stikeman, President	Montreal, Que.
Alfred G. Wallis, Vice-President	London, England.
A. E. Ellis, Trustee	Montreal, Que.
Robert Inglis, Trustee	Toronto, Ont.
James Elmsley, Trustee	Montreal, Que.
H. B. Mackenzie, Trustee	Montreal, Que.
David B. Clark, Secretary-Treasurer	Montreal, Que.

SICK AND FUNERAL BENEFITS.—None.

ASSETS.

Cash on deposit to credit of Fund, not drawn against, in the following chartered Bank:	
Bank of British North America, Montreal, Que.	$ 108,488 93
Total assets	$ 108,488 93

LIABILITIES.—None

MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1903 on the 31st October

Books of record and account kept of the Fund are as follows: Cash book, journal, ledger, subscriptions and fees books, annuity book, record of births and deaths.

Names and post office addresses of the Auditors for 1903 were as follows: O. R. Rowley, and C. M. de R. Finniss, Bank of B. N. A., Montreal, Que.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	$96,100.94	
Cash received during 1903 from:		
Interest		$5,126 83
Subscriptions from married members, and fees from unmarried members		5,717 64
Donations from Bank		5,000 00
Total receipts		$15,844 47

CASH EXPENDITURE.

Cash paid during 1903 for:

(a) Expenses of Management.

Registration fee	$3 00
Law costs	6 00
Actuary fees	10 00
Medical fees	5 00
	$24 00
Benefits to widows and orphans	3,432 48
Total expenditure	$3,456 48

TORONTO TYPOGRAPHICAL UNION No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

R. S. Burrows, President ..... Toronto.
T. H. Fitzpatrick, Vice-President ..... Toronto.
E. J. How, Treasurer ..... Toronto.
John Chinn, Cor. Secretary ..... Toronto.
Thos. C. Vodden, Financial Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by this Society, the total membership of which is 700.

Number of members who died during 1903, 6.

Amount of Funeral Benefits paid in 1903, $630.00.

Total cash standing to credit of Sick and Funeral Fund, 31st December, 1903, $2,721.29.

SICK BENEFITS.

Number of members who received Sick Benefits in 1903, 60.

Amount of Sick Benefits paid in 1903, $735.00.

Number of weeks' sickness experienced in 1903, 247.

ASSETS.

Sick and Funeral Fund (Merchants Bank)	$ 2,721 29

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1903 in April, July, October and January, 1904.

Names and addresses of Auditors for 1903 were as follows: N. W. Williams, W. R. James and W. J. Kneen.

Books kept for purposes of Benefit Fund; Treasurer and Financial Secretary's ledgers, Secretary's cash book.

Certain changes were made in the rules relating to Sick Benefits.

Amount of bond of Secretary, $400.

Amount of bond of Treasurer, $400.

CASH RECEIPTS.

Cash balance for 1902 (not extended)	$2,184.27	
Application and initiation fees, dues		$1,364 31
Other sources		457 71
Total receipts		$1,822 02

CASH EXPENDITURE.

(a) Expenses of Management.

All management expenses are are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits	$735 00
Funeral benefits ($390, paid by International)	630 00
Total expenditure	$1,365 00

OTTAWA TYPOGRAPHICAL UNION No. 102.

Annual Statement for the Year Ending 31st December, 1903.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Chas. St. Jacques, President ..... Ottawa.
James Watters, Secretary-Treasurer ..... Ottawa.
Hiel Bowen, Recording Secretary ..... Ottawa.
T. H. Cleary, Corresponding Secretary ..... Ottawa.
A. S. Morris, Chairman Sick Relief Fund ..... Ottawa.

Funeral Benefits.

Funeral Benefits are undertaken by the Local Union.
Total membership of Local Union, 300.
No members of the Society died in 1903.
Total amount of Funeral Benefits paid, none.

Sick Benefits.

Sick Benefits are undertaken by the Local Body.
Number of members of the Society who received Sick Benefits during 1903, 15.
Total amount of benefits paid in 1903, $180.00.
Number of weeks' sickness experienced in 1903, 45.
Total amount of cash standing to credit of Sick Fund, $818.10.

Assets.

Cash on deposit in Bank of Ottawa	$818 10

Liabilities.—None.

Miscellaneous.

Proceedings instituted by or against the Society in 1903. No information.
When were the Society's accounts audited? July, 1903 and January, 1904.
Names and addresses of the Auditors for 1903 were: Chas, Bettey and I. Dionne, both of Ottawa.
No changes were made in the organization or management of the Society during 1903.
Amount of Treasurer's bond, $2,00.

Cash Receipts.

Cash balance from 1902 (not extended)	$637 25	
Initiations		$48 00
Dues		1,924 05
Levies		111 00
Fines		4 25
Interest		7 05
Total receipts		$2,094 35

Cash Expenditure.

Per capita tax	$1,118 50
Registration fee	3 00
Annual meeting	100 00
Supplies bought	2 00
Rent, heat and taxes	38 50
Officers' salaries	114 00
Printing, etc	38 00
	$1,484 00
Miscellaneous Expenditure.	
Per capita tax	75 00
Sick Benefits	180 00
Total	$1,739 00

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1903.

Head Office, Yonge and Melinda Streets.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

George Thomson, President ..... Toronto.
J. J. Kennedy, Vice-President ..... Toronto.
Thomas Jeffery, Secretary-Treasurer ..... Toronto.
W. S. Thomson, Trustee ..... Toronto.
F. W. Tanner, Trustee ..... Toronto.
W. Church, Trustee ..... Toronto.
C. F. Kensey, Trustee ..... Toronto.

Funeral Benefits.

Funeral Benefits are undertaken by the Society, with a total membership of 74.

One member died during 1903. Amount of Funeral Benefit paid, $100.

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1903, $1,023.28.

Sick Benefits.

Number of members who received Sick Benefits in 1903, 14.
The total amount of benefits paid in 1903, was $275.00.
Number of weeks' sickness experienced in 1903, 74.
The total amount paid for medical fees, none.

Assets.

Actual amount of cash on hand 31st December, 1903	$816 51
Canadian Bank of Commerce	206 77
	$1,023 28

Liabilities.—None.

Miscellaneous.

Assessments for the purposes of life insurance are made weekly.

The Society's accounts were audited April 3rd, 1903.

The following books of account are kept: Weekly dues book, yearly dues book, day book.

The names and post office addresses of the auditors for 1903, were; T. Horner and J. A. Masterson, *The Globe*.

During 1903 no changes were made in the Constitution and Rules in relation to Sick or Funeral Benefits.

Amount of bond of Secretary-Treasurer, $300.00.

Cash Receipts.

Cash balance from 1902 (not extended)	$966 47	
Cash received during 1903 from :		
Initiation fees		$2 50
Dues		335 90
Interest and dividends		191 41
Total		$529 81

Cash Expenditure.

Cash paid during 1903 for :

(a) Expenses of Management.

Registration fee	$3 00
Rent, light, heat and taxes	4 00
Managing officers' salaries, etc	75 00
Premiums for guarantee of lodge officers	3 00
Postage, etc	1 50
Supplies bought	1 50
Total expenses of management	$88 00

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	275 00
Rebate to members	10 00
Grand totals	$473 00

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 29-33 Richmond Street West, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

O. Gammond, President ..... Toronto.
H. H. Phillips, Vice-President ..... Toronto.
H. Balson, Secretary-Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 127.
One member of the Society died during 1903.
Amount of Funeral Benefits paid in 1903, $75.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1903, 28.
Amount of Benefits paid in 1903, $346.00.
Number of weeks' sickness experienced in 1903, 74.
Balance to credit of fund, $533.15.

ASSETS.

Cash in hands of Secretary-Treasurer	$ 11 37
Cash in Imperial Bank	533 15
Total	$544 52

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1903.

The accounts of the Society were audited 3rd January, 1904.

The books of account kept by the Society are: Cash book and record book.

Names and addresses of Auditors of accounts for 1903; John Coyne and Wm. Dunn, Toronto.

Assessments are made weekly and are payable each Saturday.

Certain changes were, during 1903, made in the Constitution and Rules in relation to insurance certificates.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	$531 97	
Dues		$399 60
Interest		15 70
Total receipts		$415 30

CASH EXPENDITURE.

(a) Expenses of Management.

Registration fee	$3 00
Salaries	38 00
Printing, etc	15 50
Sundries	25
Total expenses of management	$56 75

(b) Miscellaneous Expenditure.

Sick benefits	346 00
Total expenditure	$402 75

SANCTUARY ROBIN HOOD No. 5693, ANCIENT ORDER OF SHEPHERDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 25 Grant Street, Toronto.

Organized 7th February, 1873; incorporated 8th June, 1896.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

J. R. Aylett, Pastor ..... Toronto.
W. Isaac, Sub Pastor ..... Toronto.
W. H. Langstone, Treasurer ..... Toronto.
W. H. Henley, Scribe ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 31.
One member died during 1903.
Number of members' wives died in 1903, none.
Amount paid for Funeral Benefits, $50.00.

SICK BENEFITS.

Five members received Sick Benefits during 1903 amounting to $3,816.
Number of weeks' sickness experienced during 1903, 20 1-6.
Amount paid for medical attendance during 1903, $12.00.
Total amount of cash standing to credit of fund 31st December, 1903, $69.48.

ASSETS.

Actual cash on hand 31st December, 1903	$ 64 65
Deposited in Home Savings Society, Toronto	763 83
Dues due and unpaid	8 22
Total assets	$836 70

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited January, 1903, January, 1904.
The following books of account are kept: Record of sickness and death, Cash Book and Ledger.
The names and post office addresses of the auditors for 1903: J. W. Haynes, W. Lightfoot, all of Toronto.

CASH RECEIPTS.

Cash balance from 1902 (not extended)		$778.09
Cash received during 1903 from:		
Dues	$168 17	
Interest and dividends	24 70	
Total receipts		$187 87

CASH EXPENDITURE.

Cash paid during 1903 for:

Expenses of Management.

Registration fee	$ 3 00
Fire insurance	2 17
Supplies bought	6 66
Rent, light, heat and taxes	12 00
Managing officers' salaries, etc	12 50
Postage, telegrams and express	1 00
	$ 37 32

Miscellaneous Expenditure.

Sick benefits	38 16
Medical attendance	12 00
Funeral benefits	50 00
	$137 48

UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 16 *Vine Street, Toronto, Ont.*

Organized 27th May, 1869, and incorporated in Ontario 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

P. Farley, President ..... Toronto.
J. Pamphilon, Financial Secretary ..... Toronto.
F. Siddall, Treasurer ..... Toronto.
R. Haberstock, Recording Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which is 293.

Number of members of the Society who died during 1903, 5.
Total amount of Funeral Benefits paid during 1903, $1,250.00.
Number of members' wives died during 1903, none.
Amount of Funeral Benefits paid, none.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits during 1903, 68, amounting to $1,283.05.

Number of weeks' sickness experienced during 1903, 256 4-7.

ASSETS.

Cash on deposit to Society's credit, not drawn against in the Home Savings and Loan Co	$3,688 69
Total	$3,838 69

LIABILITIES.—None.

MISCELLANEOUS.

The books and accounts were audited monthly during 1903.

Names of Auditors: A Ford, F. W. Blakey, and J. McCarthy, all of Toronto.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	$3,044.30	
Cash received during 1903 from:		
Initiation fees		$ 56 00
Dues		4,500 95
Assessments		15 10
Fines		39 60
Supplies sold		20
Interest and dividends		60 50
All other sources		229 60
Total receipts		$4,901 95

Cash Expenditure.

Cash paid during 1903 for:

(a) Expenses of Management.

Commission	$ 200 80
Registration fee	3 00
Supplies	44
Law costs	20 25
Rent, fuel, light and taxes	92 20
Salaries, officers' and auditors' fees	646 26
Printing, stationery and advertising	275 13
Postage, telegrams and express	27 63
Total expense of management	$ 1,265 71

Miscellaneous Expenditure.

Per capita tax other than for management	86 50
Funeral benefits	1,250 00
Distressed members	81 50
Sick benefits	1,283 05
Other expenses	157 55
Total expenditure	$ 4,124 31

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office for Ontario, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

G. Fortune, President ..... Hamilton.
Thomas O'Dowd, Financial Secretary ..... Hamilton.
Fred Hough, Treasurer ..... Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Union; membership, 217.
Number of members who died in 1903, 1.
Funeral Benefits paid in respect of deceased members, $550.
Number of members' wives deceased in 1903, 1; Funeral Benefits paid, $40.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members of the Society who received Sick Benefits during 1903, 21.
Total amount Sick Benefits paid during 1903, $504.85.
Number of weeks' sickness experienced in 1903, 105 weeks.
Amount of cash to credit of Sick and Funeral Benefit Fund at 31st December, 1903, $2,770.40.

ASSETS.

Cash in Treasurer's hands	$ 31 38
Cash in Bank of Hamilton	2,418 60
Total	$2,449 98

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited at the end of each month during 1903.

The books kept are day book and ledger.

Names and post office addresses of the Auditors for 1903: Jos. Harris, Jno. Canary, and Paul Wyrtz, Hamilton.

Cash Receipts.

Cash balance from 1902 not extended)		$2,015 18
Received during 1903 from:		
Initiation fees	$ 37 50	
Dues	2,683 60	
Assessments	6 00	
Interest	72 13	
Loans collected	207 65	
Total receipts		
Total		$3,006 98

Cash Expenditure.

Cash paid during 1903:

(a) Expenses of Management.

Supplies bought	34 31
Per capita tax	100 00
Registration fee	3 00
Managing officers' salaries and officers' and auditors' fees	429 10
Rent	40 00
Printing and advertising	263 00
Postage	21 67
Travelling expenses	83 90
Other expenses	328 01
Total expenses of management	$1,302 99

(b) Miscellaneous Expenditure.

Sick benefits	504 85
Funeral benefits	590 00
Total expenditure	$2,397 84

UNION No. 59 (BRANTFORD) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Greenwich Street, Brantford.

Organized 15th March, 1886 and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

W. H. Crawford, President ..... Brantford.
A. Crandall, Treasurer ..... Brantford.
F. Mather, Secretary ..... Brantford.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. One member died during 1903 and amount of benefits paid was $40.

SICK BENEFITS.

Number of weeks' sickness experienced in 1903, 2.
Number of members who received Sick Benefits during 1903, 2.
Total amount of Benefits paid in 1903, $19.97.

ASSETS.

Cash on hand 31st December, 1903	$ 18 90
Cash on deposit in Royal Loan and Savings Co	262 03
Total	$ 280 93

LIABILITIES.—None.

MISCELLANEOUS.

No regular assessments are made. No assessment was made during 1903.

The Society's acounts for 1903 were audited monthly.

The following books of record and account are kept: Day book, ledger, membership books, registration book.

The names and post office addresses of the auditors for 1903: A. Crandall, W. Springle and Chas. Maxwell.

No changes were made in 1903 in the organization or management of the Society or in relation to benefits.

Cash Receipts.

Cash balance from 1902 (not extended)	$ 258 55	
Initiation fees		$ 16 50
Dues		243 60
Assessments		6 20
Fines		0 75
Interest and dividends		6 76
All other sources		21 10
Total receipts		$ 294 91

Cash Expenditure.

Cash paid during 1903:

Expenses of Management.

Law costs	$ 50
Registration fee	3 00
Rent, light, heat and taxes	11 00
Managing officers' salaries, auditors' fees	26 55
Printing, stationery and advertising	41 06
Postage, telegrams and express	4 11
	$ 86 22

Miscellaneous Expenditure.

Funeral benefits	40 00
Sick benefits	19 97
Per capita tax	2 89
All other expenditure	123 45
Grand totals	$ 272 53

HIS MAJESTY'S ARMY AND NAVY VETERANS SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

W. A. Collins, President	Toronto.
A. G. Pearce, Vice-President	Toronto.
Arthur J. Bennett, Secretary	Toronto.
Samuel Griggs, Treasurer	Toronto.
C. Ellingsworth, Trustee	Toronto.
C. Gentleman, Trustee	Toronto.
E. C. Hobbs, Trustee	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1903, 105.
Number of members who died during 1903, 3.
Amount paid for Funeral Benefits, $150.

ASSETS.

Cash in Treasurer's hands	$ 3 20
Cash on deposit to Society's credit, not drawn against in the following chartered banks:	
Bank of Commerce, Toronto	1,549 83
Interest due and accrued	42 48
Other assets	400 00
Total assets	$ 1995 51

LIABILITIES. None.

MISCELLANEOUS.

No assessments are made, monthly payments being required.

The following books of record are kept: Minute Book, Cash Book and Ledger.

Names and addresses of auditors for 1903 were as follows: J. Brown, R. McGuinn, and J. Kelly, Toronto.

Cash Receipts.

Cash balance from 1902 (not extended)	$ 1,383 02	
Initiation fees		$ 14 00
Dues		320 80
Life members		14 35
Honorary members		89 00
Interest and dividends		42 48
Supplies sold		18 25
Other sources		37 82
Total		$ 536 70

Cash Expenditure.

(a) Expenses of Management.

Commission	$ 17 70
Salaries, officers' and auditors' fees	69 00
Registration fee	3 00
Printing	14 00
Rent, light, etc	26 50
Postage, etc	4 45
Supplies bought	1 75
Other expenditure	19 00
Total expenses of management	$ 155 40

(b) Miscellaneous Expenditure.

Funeral benefits	150 00
Gratuities to distressed members	26 00
Other expenditure	5 91
Total expenditure	$ 337 31

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1903.

Head Office, Foresters' Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1903, were as follows.

James Nolan, President ..... Hamilton.
Thos. Legge, Treasurer ..... Hamilton.
John Gardner, Secretary ..... Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1903, 66.
Three members died during 1903, and $240 was paid as Funeral Benefits.

SICK BENEFITS.—None.

ASSETS.

Cash on hand	$ 4 84
Cash deposited in bank	634 44
Total assets	$ 639 28

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited on July 25th, 1903.
Names and post office addresses of the Auditors for 1903: William Devine and James Rice, Hamilton.

RECEIPTS.

Cash balance from 1902 (not extended)	$629 60	
Initiation receipts		13 00
Dues		215 35
Interest		21 28
All other sources detailed in memo		75 80
Total receipts		$ 325 43

CASH EXPENDITURE.

Commission	$ 18 60
Salaries	20 35
Rent	15 00
Printing	5 75
Postage	3 84
Other management expenses (detailed in memo)	5 50
Total management expenses	$ 69 04
Miscellaneous Payments	
Funeral benefits	240 00
Medical attendance	68 50
Gratuities to distressed members	10 00
Total expenditure	$ 387 54

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Edwin Goodman, President . . . . . St. Catharines.
William F. Clarke, Vice-President . . . . . Grimsby.
Levi Yale, Secretary-Treasurer . . . . . St. Catharines.

MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1903.	115	$11,500 00
Add contracts taken during 1903 new or renewed	8	800 00
Gross number and amount of contracts on foot at any one time during 1903.	123	$12,300 00

	Number	Amount		
Contracts matured in 1903	3	$300		
Total deductions extended	3	$120	3	300 00
Net contracts on foot at 31st December, 1903.			120	$12,000 00

ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines	$ 352 14

LIABILITIES. None.

MISCELLANEOUS.

Assessments for the purpose of life insurance certificates are made when found necessary.

Two assessments was made during 1903, payable June 10th and November 1st, 1903.

The accounts of the Society were audited on the 10th February, 1903.

Books of record or account kept for purposes of insurance certificates are: Cash book and journal, ledger, membership roll and list of beneficiaries.

Names and post office addresses of Auditors for 1903. W. A. Mittleberger, St. Catharines, and Wm. McIntosh, St. Catharines.

Cash Receipts.

Cash balance from 1902 (not extended)	$347 82	
Cash received during 1903 from:		
Assessments		$ 315 00
Interest and dividends		8 32
Total receipts		$ 323 32

Cash Expenditure.

Cash paid during 1903 for:	
Expenses of Management.	
Commission	$ 41 95
Registration fee	3 00
Printing, stationery and advertising	10 75
Postage, telegrams and express	3 73
Total expenses of management	$ 59 48
Miscellaneous Expenditure.	
Life insurance claims	300 00
Total expenditure	$ 359 48

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Richmond Hall, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893, re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

J. H. Pickles, President ..... Toronto.
G. Coney, Financial Secretary ..... Toronto.
J. W. Williamson, Treasurer ..... Toronto.
Jas. McDonald, Business Agent ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by theSociety with a membership of 962.
Number of members who died during 1903, 4.
Amount of Funeral Benefits paid in respect of deceased members, $250.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1903, 58.
Total amount of benefits paid in 1903 in respect of sick members, $487.00
Number of weeks' sickness experienced in 1903, 180 1-3.
Amount paid for medical attendance during 1903, $137.50.
Amount standing to credit of Sick Benefit Fund 31st December, 1903, $855.99.

ASSETS.

Cash in Bank of Commerce 31st December.	$3,130 26
" shares	100 00
" in hands of Treasurer	189 19
Total	$3,230 24

LIABILITIES.

Sundry liabilities	$ 189 19

MISCELLANEOUS.

The Society's books were audited for 1903 29th February, 1904.
Names and addresses of auditors for 1903 were as follows: W. A. Douglas, B.A., Toronto.
No changes were made during 1903 in the Constitution and Rules in relation to benefits.

CASH RECEIPTS.

Cash balance 31st December, 1902	$2 189 22	
Application fees		$ 344 00
Dues		5,568 40
Assessments		205 00
Interest		77 49
Other sources		1,025 04
		$7,219 93

Cash Expenditure.

a) Expenses of Management.

Per capita tax	$1,372 10
Registration fees	10 00
Annual meeting	300 00
Supplies	113 66
Travelling expenses	200 00
Officers' salaries	1,493 41
Rent, light, heat and taxes	282 27
Postage, telegrams, express and printing	91 88
Official Journal	117 64
Other expenses	325 34
Total cost of management	$4,311 30

(b) Miscellaneous Expenditure.

Funeral Benefits (Paid by International, $250).	
Sick Benefits	487 00
Gratuities to distressed members	153 45
Medical attendance	137 50
Per capita tax	1,478 85
Total expenditure	$6,568 10

THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Davenport.

Organized 2nd day of July, 1890; incorporated in Ontario 10th day of March, 1897.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Jas. Hill, President	Toronto.
G. H. Boyd, Secretary	Toronto.
S. M. Gray, Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 912.

Four members died during 1903 and Funeral Benefits amounting to $120 were paid.

SICK BENEFITS.

Number of members who received Sick Benefits during 1903, 84.

Total amount of Sick Benefits paid during 1903, $1,123.04.

Number of weeks' sickness experienced during 1903, 382.

Amount paid for medical attendance during 1903, $845.00.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1903, $1,649.69.

ASSETS.

Actual cash on hand and in bank 31st December, 1903	$1,649 69

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1903.

The books of the Society were duly audited December 31st, 1903.

The following books of record are kept: Secretary's Cash Book, Treasurer's Cash Book.

Names and addresses of Auditors of accounts of 1903: J. V. Phipps Chas. Oakley and T. J. Sedwick, Toronto.

No changes were made during 1903 in the constitution and rules in relation to benefits.

Amount of bond of Secretary, $300.

Amount of bond of Treasurer, $1,000.

Cash Receipts.

Cash balance from [illegible] not extended	$[illegible] 66	
Cash received during [illegible] from:		
Dues		$3,259 75
Interest		15 52
Other sources		500 00
Total		$3,775 27

Cash Expenditure.

Cash paid during 1903 for:		
Registration fee and law costs		$ 7 00
Officers' salaries, etc.		20 00
Annual meeting		5 00
Printing		27 60
Post		2 60
Guarantee Bond		15 00
Other expenditure		8 00
Expenses of management		$ 83 20
Miscellaneous Expenditure.		
Funeral Benefits		120 00
Sick benefits		1,123 04
Medical attendance		845 00
Gratuities to distressed members		10 00
Grand totals		$ 2,181 24

*Formerly the St. Lawrence Foundry Company Employees' Mutual Benefit Society. Name changed by Order-in-Council (Ontario), 1st February, 1903.

GENDRON MANUFACTURING COMPANY'S EMPLOYEES BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at 31st December, 1903, were as follows:

Wesley Pascoe, President ..... Toronto.
John J. Moran, Secretary, 326 Wilton Ave. ..... Toronto.
Louis Dubois, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 122.

Number of members who died during 1903, none.
Amount paid for Funeral Benefits during 1903, none.
Total amount to credit of the Fund, $25.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members of the Society who received Sick Benefits during 1903, 48.
Amount paid for Sick Benefits during 1903, $541.78.
Number of weeks' sickness experienced in 1903, 84.
Amount paid for medical attendance, $42.00.
Total amount to credit of Sick Benefit Fund, $187.62.

ASSETS.

Cash on hand	$212 62
Total	$212 62

LIABILITIES.—None.

MISCELLANEOUS.

Fifty-two assessments were made during 1903, payable weekly.

The Society's accounts were audited November 1st, 1903.

Names and addresses of the Auditors of accounts for 1903: Milton Green and L. J. Lefebvre, Toronto.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	$ 203 78	
Cash received during 1903:		
Dues		$ 553 47
Doctor's fees		43 75
Total receipts		$ 597 22

CASH EXPENDITURE.

Cash paid during 1903 for:		
(a) Expenses of Management.		
Registration fee		$ 3 00
Salaries of officers		24 00
Law costs		50
Printing, etc		40
Total expenses of management		$ 27 90
(b) Miscellaneous Expenditure.		
Sick benefits		541 73
Medical attendance		42 00
Refund		1 75
Total expenditure		$ 613 38

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 117 *King Street West*, *Toronto*, *Ontario*.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at 31st December, 1903, were as follows:

F. Linton, President ..... Toronto Junction.
David Thompson, Vice-President ..... Toronto.
Wm. Ray, Treasurer ..... Toronto.
A. Linton, Secretary ..... Toronto Junction.

DIRECTORS.

R. Burbidge ..... Toronto.
G. Grundler ..... Toronto.
H. Libby ..... Toronto.
J. Chubb ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1903, 133.
One member died in 1903.
Funeral Benefits were paid in 1903 amounting to $25.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members of the Society who received Sick Benefits during 1903, 25.
Amount of Sick Benefits paid during 1903, $592.50.
Number of weeks' sickness experienced in 1903, 145.
Total amount to credit of General Fund from which all claims are paid, $70.06.

ASSETS.

Balance to credit of Sick and Funeral Funds (Home Savings & Loan Co)	$ 70 06

MISCELLANEOUS.

Dues are collected monthly.
The Society's accounts for 1903 were audited on the 25th February, 1904
No changes were made during 1903 in the organization and management or the Constitution and Rules of the Society in relation to benefits.

CASH RECEIPTS.

Cash balance from 1902 (not extended)		$246 55
Cash received during 1903:		
Assessments		$ 444 00
Total receipts		$ 444 00

CASH EXPENDITURE.

Cash paid during 1903 for:		
(a) Expenses of Management.		
Registration fee	$ 3 00	
Salaries, officers' and auditors' fees	25 00	
Total expenses of management		$ 28 00
(b) Miscellaneous Expenditure.		
Sick benefits	592 50	
Funeral benefits	25 00	
Total expenditure		$ 645 50

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 48 Yonge Street, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Society at 31st December, 1903, were as follows:

John Blackhall, President, Dominion Express	Toronto.
F. W. Branscombe, Secretary-Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Association. Membership, 262.
No members died during 1903.
Amount of Funeral Benefits paid, none.
Cash standing to credit of Funeral Benefit Fund, $129.25.

SICK BENEFITS.

Sick Benefits are undertaken by the Association. Membership, 263.
Number of members who received Sick Benefits in 1903, 54.
Total amount of Sick Benefits paid in 1903, $1,193.03.
Number of weeks' sickness experienced during 1903, 190.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1903, $2,150.10.

ASSETS.

Cash on hand	$ 2 00
Cash in Dominion Bank, Toronto, Sick Benefit	2,148 10
Cash in Dominion Bank, Toronto, Funeral Benefit Fund	129 25
Total assets	$2,279 35

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1903.

The Society's books were duly audited on January 5th, 1904.

The following books of record and account are kept for the purpose of Sick Benefits: Ledger, index book and bank book.

The names and post office addresses of the Auditors for 1903 were as follows: W. H. Plant, and H. A. Findlayson, Toronto.

Amount of bond of Secretary-Treasurer, $500.

Cash Receipts.

Amount of cash on hand 31st December, 1902	$1,[illegible]
Cash received during 1903 from:	
Application fees	[illegible]
Dues, Sick	[illegible]
Assessments	[illegible]
Interest	[illegible]
Total receipts	[illegible] 60

Cash Expenditure.

Cash paid during 1903 for

a. Expenses of Management:

Registration	[illegible]
Supplies bought	1 [illegible]5
Salaries, officers and [illegible]	[illegible]
Printing, stationery and advertising	4 50
Guarantee for Secretary-Treasurer	5 00
Total expenses of management	$ 99 65

b. Miscellaneous Expenditure:

Sick benefits	[illegible].193 05
Total expenditure	[illegible] 58

BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto, Ont.

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at 31st December, 1903, were as follows:

M. Miles, President ..... Toronto.
T. Watts, Vice-President ..... Toronto.
M. McDonald, Recording Secretary ..... Toronto.
J. Seymour, Treasurer ..... Toronto.
C. Hermin, Financial Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 68.

Number of members who died during 1903, 2.

Amount of Funeral Benefits paid in respect of deceased members, $200.

SICK BENEFITS.

Number of members who received Sick Benefits during 1903, 9.

Amount of Sick Benefits paid during 1903, $100.00.

Number of weeks' sickness experienced during 1903, 26.

Amount paid for medical attendance during 1903, $80.58.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1903, $468.31.

ASSETS.

Cash on deposit to the Society's credit, not drawn against, in the following chartered Banks:	
Bank of Commerce, Toronto	$ 459 13
Cash on hand	9 18
Total assets	$ 468 31

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in December, 1903.

Names and addresses of the auditors of accounts of 1903: J. L. Cosgrove, A. R. Srigley, all of Toronto.

No changes were, during 1903, made in the organization and management or in the Constitution and Rules of the Society in relation to Benefits.

Cash Receipts.

Cash balance from 1902 (not extended)	$358 63	
Cash received during 1903 from:		
Application fees, initiation fees		$ 107 00
Dues		484 28
Interest		6 02
Other sources		100 00
Total receipts		$ 697 30

Cash Expenditure.

Law costs	$ 7 00
Registration fee	3 00
Supplies bought	15 35
Rent	18 00
Printing	20 20
Postage	2 69
Other expenditure	33 80
Total management expenses	$ 100 04
Funeral benefits	200 00
Sick benefits	100 00
Medical attendance	80 58
Total expenditure	$ 480 62

WM. & J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 2 Church Street, Toronto.

Organized 1883; incorporated 11th January, 1899.

The Executive Officers of the Society at 31st December, 1903, were as follows:

Robert McNaught, President ..... Toronto.
[illegible] McLean, Vice-President ..... Toronto.
J. G. Greey, Treasurer ..... Toronto.
Arthur C. Quinn, Secretary ..... Toronto.

SICK BENEFITS.

Number of members in the Society at 31st December, 1903, 110.
Number of members who received Sick Benefits during 1903, 28.
Total amount of Sick Benefits paid during 1903, $707.92.
Number of weeks' sickness experienced during 1903, 190 1-2.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1903, $21.67.

ASSETS.

Cash in Imperial Bank, Toronto	$ 21 07

LIABILITIES.—None.

MISCELLANEOUS.

Number of members who died during 1903, Nil.
Assessments are made for the purpose of benefits monthly.
Twelve such assessments were made during the year 1903.
The Society's books were duly audited in January, April, July and Oct.
The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.
Names and post office addresses of the Auditors for 1903 were as follows: J. H. Watts and A. Pearce, Toronto.

CASH RECEIPTS.

Cash balance from 1902, (not extended)		$ 205 78
Assessments		$ 512 03
Interest		4 [illegible]8
Total		$ 526 21

CASH EXPENDITURE.

Registration fee		$ 3 00
Total management expenses		$ 3 00
Sick Benefits		707 92
Total expenditure		$ 710 92

BERTRAM ENGINE WORKS COMPANY MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Corner Bathurst and Niagara Sts., Toronto, Ont.

Incorporated 21st December, 1900.

The Executive Officers of the Society at 31st December, 1903, were as follows.

Edwin Verney, President ..... Toronto.
Chas. Hall, Vice-President ..... Toronto.
H. O. Morris, Secretary ..... Toronto.
D. T. Montgomery, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with the total membership of 130.

Number of members who died during 1903, none.

Amount paid for Funeral Benefits during 1903, none.

Total amount to the credit of the Sick and Funeral Benefit Fund, $138.96

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members of the Society who received Sick Benefits during 1903, 30.

Amount paid for Sick Benefits during 1903, $310.70.

Number of weeks' sickness experienced in 1903, 56½.

Amount paid for medical attendance, $187.10.

ASSETS.

In Treasurer's hands	$ 29 41
Bank of Toronto	109 55
Total	$ 138 96

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made weekly. Fifty-two such assessments were made during 1903.

The Society's accounts were audited in July, 1903, and February, 1904.

Names and addresses of the Auditors of 1903: W. Hardy and J. J. Thompson, Toronto.

The books of record or account kept are: Secretary's and Treasurer's cash-books: membership roll book, minute-book, and Secretary's pay-cheque book.

No changes were made during 1903 in the organization or management and in the Constitution or Rules of the Society.

Amount of Bond of Treasurer, $300.00.

Cash Receipts.

Cash balance from 1902	$ 44 24	
Cash received during 1903 from:		
Assessments		$ 614 90
Interest		62
		$ 615 52

Cash Expenditure.

Cash paid during 1903 for:	
Registration fee	$ 3 00
Salaries	10 00
Printing	7 75
Bond	2 25
Total expense of management	$ 23 00

(b) Miscellaneous Expenditure.

Sick benefits	310 70
Medical attendance	187 10
Total expenditure	$ 520 80

KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Woodstock, Ontario.

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at 31st December, 1903, were as follows.

F. Much, President. ..... Woodstock.
L. Rogers, Vice-President ..... Woodstock.
W. E. Gould, Secretary-Treasurer ..... Woodstock.
A. Starr,
C. Bond,
W. Goodall,
H. R. Gould, Board of Management ..... Woodstock.
F. Carter,
C. Trant

FUNERAL BENEFITS.

Number of members who died during 1903, none.
Amount of Funeral Benefits paid during 1903, none.

SICK BENEFITS.

Sick Benefits are undertaken by the Society with a membership of 108.
Number of members who received Sick Benefits during 1903, 32.
Number of weeks' sickness experienced during 1903, 84.
Amount paid in respect of sick members during 1903, $244.85.
Amount paid for medical attendance, $108.75.
Total amount of cash standing to credit of fund at 31st December, $121.45

ASSETS.

Balance Imperial Bank at Woodstock	$ 121 45

CASH RECEIPTS.

Balance from last term	$ 121 45	
Dues and assessments		460 34
Interest		9 29
Donation		3 00
Total receipts		$ 472 63

CASH EXPENDITURE.

(a) Expenses of Management.

Registration Salary of Secretary-Treasurer Supplies		$ 10 80
Total expenses of management		$ 10 80

(b) Miscellaneous Expenditure.

Sick benefits	244 85
Medical officers' salary	108 75
Total expenditure	$ 364 40

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Brantford.

Incorporated in Ontario August 19th, 1899.

The Executive Officers of the Association at 31st December, 1903, were as follows.

Frank Cockshutt, Hon. President	Brantford.
Harry Cockshutt, President	Brantford.
Joseph Long, First Vice-President	Brantford.
Geo. K. Wedlake, Second Vice-President	Brantford.
David Richardson, Secretary	Brantford.
Peter M. Yule, Treasurer	Brantford.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 275.

One member died during 1903, and Funeral Benefits were paid amounting to $40.

Total cash standing to credit of Funeral Benefit fund at 31st December, 1903, $185.18.

SICK BENEFITS.

Sick Benefits are undertaken by Society. Fifty-four members received Sick Benefits during 1903, amounting to $618.75.

Number of weeks' sickness experienced in 1903, 174½.

Total amount of cash standing to credit of Sick Benefit Fund 31st December, 1903, $185.18.

MISCELLANEOUS.

The Society's accounts were audited January 26th, 1904.

The books of record kept, are as follows: Assessment book, Financial detail book, Cash book, Minute book.

Names and post office addresses of the Auditors of accounts of 1903, Alfred Fisher and Henry White, Brantford

No changes were made in regard to Sick Benefits during 1903.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	$ 184 15	
Assessments		$ 795 90
All other sources		13 20
Total		$ 809 10

CASH EXPENDITURE.

Law costs	$ 1 00
Registration fee	3 00
Printing, stationery and advertising	6 00
Officers' salaries, etc	40 00
Total	$ 50 00

MISCELLANEOUS EXPENDITURE.

Funeral Benefits	40 00
Sick benefits	618 75
Gratuities to distressed members	100 00
Grand totals	$ 808 75

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office 51 Howie Avenue, Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Hector McNeill, President ..... Toronto.
Joseph Beare, Treasurer ..... Toronto.
Samuel Deans, Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a membership of 102.

Number of members who died during 1903, 1.
Amount of Funeral Benefits paid during 1903, $25.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits in 1903, no information.
Amount of Benefits paid in 1903, $373.65.
Number of weeks' sickness experienced in 1903.

ASSETS.—No information.

LIABILITIES.—No information.

MISCELLANEOUS.

The accounts of the Society were duly audited for 1903, January 1st, 1904.

Names and addresses of the auditors for the year 1903: C. Wheat and Thomas Lucy, Toronto.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	$ 979 87	
Cash received during 1903 from:		
Dues		$ 454 06
Supplies		10 50
Interest		16 15
All other sources		582 36
Total receipts		$1,063 07

CASH EXPENDITURE.

Cash paid during 1903 for:	
Per capita tax	11 54
Registration fee	3 00
Rent	42 65
Managing officers' salaries and officers' and auditors' fees	79 00
Postage and express	4 73
Other expenditure	53 87
Total expenses of management	$ 194 89

(b) Miscellaneous Expenditure.

Funeral Benefits	25 00
Sick Benefits	373 65
Gratuities to distressed members	88 72
Total expenditure	$ 682 26

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO, LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto.

Incorporated 17th June, 1901.

The Executive Officers of the Society at the 31st December, 1903, were as follows.

Robt. McLean, President ..... Toronto.
Thos. Fielding, Vice-President ..... Toronto.
J. M. Ogilvie, Secretary-Treasurer ..... Toronto.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Membership, 176.
Number of members who received Sick Benefits during 1903, 22.
Total amount of Sick Benefits paid during 1903, $313.60.
Number of weeks' sickness experienced during 1903, 73.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1903, $315.08.

ASSETS.

Cash in Treasurer's hands	$ 36 60
Cash in Standard Bank	278 48
	$ 315 08

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the first of each month. Twelve such assessments were made during 1903.

The accounts of the Society were duly audited in March and September, 1903.

Names and addresses of Auditors for 1903: F. H. Mathews, D. McHugh, and T. Rushworth, Toronto.

Amount of bond of Secretary, $200.00.

RECEIPTS.

Cash balance from 1902 (not extended)	$ 105 55
Dues	452 95
Interest	3 48
Other sources	96 70
	$ 553 13

EXPENDITURE.

(a) Expenses of Management.

Registration fee	$ 3 00
Supplies bought	8 00
Rent, etc	2 00
Officers' salaries	15 00
Premium for Guarantee	2 00
	$ 30 00

(b) Miscellaneous Expenditure.

Sick benefits	313 60
Total expenditure	$ 343 60

THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES' BENEFIT SOCIETY.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Woodstock, Ont.

Organized 1895; incorporated 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1903, were as follows.

Wm. Stalker, President ..... Woodstock.
Angus Campbell, Vice-President ..... Woodstock.
Thomas Milburn, Secretary ..... Woodstock.
T. J. McBeath, Treasurer ..... Woodstock.

FUNERAL BENEFITS.

Funeral Benefits have been discontinued by the Society, the membership of which, at 31st December, 1903, was 320.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Thirty-five members received Sick Benefits during 1903, amounting to $354.50.

Number of weeks' sickness experienced during 1903, 132.

Amount paid for medical attendance, $318.00.

Amount of cash standing to credit of the fund, $472.59.

ASSETS.

Cash on deposit to Society's credit not drawn against, in the Canadian Bank of Commerce, Woodstock	$ 222 59
Cash on Oxford Permanent L. and B. Society, Woodstock	250 00
Total	$ 472 59

LIABILITIES.—None.

MISCELLANEOUS.

No changes were made in the constitution and rules during the year 1903.

Books kept by the Society: Cash book, minute book and members' roll.

The books of the Society were audited 5th January, 1904: Names of Auditors: Jos. W. Whealey, C. Babb.

RECEIPTS.

Cash balance from 1902, (not extended	$ 336 79	
Assessments		884 23
Interest		4 00
Other sources		25 00
Total		$ 913 23

CASH EXPENDITURE.

Law costs	1 00
Registration fee	3 00
Expenses of annual meeting	7 00
Rent	3 00
Printing	1 43
Salary of Secretary	25 00
Other expenditures	25 00
Total management expenses	$ 65 43

(b) Miscellaneous Expenditure.

Sick Benefits	354 50
Medical attendance	318 00
Refund to employees	4 00
Gratuities to distressed members	36 00
Other expenditures	50
Total expenditure	$ 777 43

*Formerly The Anderson Furniture Company, Limited, Employees Benefit Society.

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Thos. Armstrong, President ..... Woodstock.
H. Canfield, Vice-President ..... Woodstock.
D. S. McLeod, Treasurer ..... Woodstock.
D. Brown, Secretary ..... Woodstock.

SICK BENEFITS.

Sick Benefits are undertaken by the Society, the membership of which is 248.

Number of members who received Sick Benefits during 1903, 79.

Total amount of benefits paid in 1903, $605.99.

Number of weeks' sickness experienced in 1903, 211 2-3.

Total amount of cash standing to credit of Sick Benefit Fund, $317.01.

ASSETS.

Cash in Bank of Commerce, Woodstock	$ 317 01

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly and are payable 1st of each month. Twelve such assessments were made during 1903.

The Society's books were duly audited on December 31st, 1903.

The names and post office addresses of the auditors for 1903 were as follows: William Izzard and J. M. Stamp, Woodstock.

No changes were made during 1903 in the organization, management or constitution and rules of the Society.

CASH RECEIPTS.

Cash balance for 1902	$ 303 05	
Cash received during 1903 from:—		
Initiation fees		$ 206 50
Dues		433 85
All other sources, per memorandum attached		29 40
Total receipts		$ 669 75

CASH EXPENDITURES.

Law costs		$ 1 00
Registration fees		3 00
Officers' and auditors' salaries		34 30
Printing, stationery and advertising		7 00
Total expenses of management		$ 45 30
Sick benefits		605 99
Other expenditure		4 50
Total expenditure		$ 655 79

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1903, were as follows.

F. E. Cooper, President ..... Toronto.
Fred G. Butt, Secretary ..... Toronto.
W. J. Faulkner, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society; total membership at 31st December, 1903, 144.

Number of members who died during 1903, 2.

Amount of Funeral Benefits paid during 1903, $60.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits during 1903, 30.

Amount paid for Sick Benefits during 1903, $354.00.

Number of weeks' sickness experienced in 1903, 108.

Total amount of cash standing to credit of Sick Benefit Fund, $100.00.

ASSETS.

Cash on deposit in Imperial Bank, Toronto	$ 100 00
Total assets	$ 100 00

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on December 15th, 1903.

Twelve assessments were made in 1903, payable second Tuesday each month.

The books of record kept are cash book and ledger.

Names and addresses of auditors for 1903 were as follows: G. H. Quarrington and W. Devine, Toronto.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	$ 100 00
Cash receipts for 1903 (Application fees, dues, initiation and assessment fees)	475 50
Interest	8 45
Total	$ 483 95

CASH EXPENDITURE.

(a) Expenses of Management.

Salaries, officers' and auditors' fees	$ 15 75
Registration fee	3 00
Total expenses of management	$ 18 75

(b) Miscellaneous Expenditure.

Funeral benefits	60 00
Sick benefits	354 00
Divided as dividends	51 20
Total expenditure	$ 483 95

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Amherstburg, Ont.

Organized 14th May, 1894, incorporated in Ontario, 25th November, 1895.

The Executive Officers of the Society at the 31st December, 1903, were as follows.

Joseph Mayville, President. ..... Amherstburg.
John Burns, Financial Secretary ..... Amherstburg.
L. Bertrand, Recording Secretary ..... Amherstburg.
J. Reaume, Treasurer ..... Amherstburg.

SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits are undertaken by the Society. Membership,

Number of members who received Sick Benefits in 1903, 5.
Total amount paid for Sick Benefits in 1903, $64.00.
Number of weeks' sickness experienced in 1903, 16.
Balance to credit of Fund 31st December, 1903, $111.45.

ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1903.	$ 111 45
Total assets	$ 111 45

LIABILITIES.—No information.

MISCELLANEOUS.

The books of the Society were audited January 25th, 1904.

Names and addresses of Auditors for 1903: H. P. Reaume and Paul Desjardine.

CASH RECEIPTS.

Dues	$ 107 85
Application fees	2 00
Total	$ 109 85

CASH EXPENDITURE.

(a) Expenses of Management.

Registration fee	$ 3 00
Rent, light, heat, taxes	30 00
Other expenses	19 00
Total expenses of management	$ 52 00

(b) Miscellaneous Expenditure.

Sick Benefits	64 00
Total expenditure	$ 116 00

CANADA ATLANTIC RAILWAY EMPLOYEES' SICK AND DISABILITY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Ottawa, Ont.

Organized February, 1894; incorporated in Ontario 20th February, 1895.

The Executive Officers of the Society at the 31st December, 1903, were as follows.

B. Shanahan, President ..... Ottawa.
W. C. Ogilvie, Vice-President ..... Ottawa.
W. D. J. McEwen, Rec. Sec. 495 McLeod Street ..... Ottawa.
D. S. Sawyer, Financial Secretary ..... Ottawa.

FUNERAL BENEFITS.

Funeral Benefits have been discontinued by the Society.

SICK BENEFITS.

Sick Benefits are undertaken by the Society, with a membership of 78.
Number of members who received benefits in 1903, 9.
Amount of benefits paid in 1903 in respect to sick members, $81.50.
Number of weeks' sickness experienced in 1903, 22.
Amount paid for medical attendance. Nil.

ASSETS.

Cash in Treasurer's hands	$ 18 34
Cash in Bank of Ottawa	230 95
	$ 249 29

LIABILITIES.—None.

MISCELLANEOUS.

The books of the Society were audited in February 2nd, 1904.
Names and post office addresses of the Auditors for 1903 were as follows: D. P. Braceland, and A. E. Mitchell.
During 1903 no changes were made in the Constitution.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	$ 105 39
Cash received during 1903 from:	
Application fees	$ 31 00
Dues	178 75
Interest	2 45
Donations	50 00
Total receipts	$ 262 20

CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1903 for:	
Registration fee	$ 3 00
Supplies bought, etc	32 00
Postage	1 80
Total expenses of management	$ 36 80

(b) Miscellaneous Expenditure.

Sick benefits	81 50
Total expenditure	$ 118 30

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY

Annual Statement for the Year Ending 31st December, 1903.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario 4th March, 1903

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Henry Bromley, President ..... Toronto.
Arch. G. McLean, Secretary ..... Toronto.
J. L. Rouse, Treasurer ..... Toronto.

The total membership of the Society at 31st December, 1903, was 51

Sick Benefits.

Sick Benefits are undertaken by the Society, one member was sick.
Total amount of Benefits paid in 1903 in respect of sick members, $4.00
Number of weeks' sickness experienced, 1.
Amount standing to credit of Sick Benefit Fund 31st December, 1903, $270.77.

Assets.

Cash in Home Savings and Loan Co., 31st December, 1903, $ 270.77.

Liabilities.—None.

Miscellaneous.

The Society's books were audited for 1903, on 31st December, 1903.
Names and addresses of auditors for 1903 were as follows: E. O. Care and G. C. Flint, Toronto.

Cash Receipts.

Cash balance 31st December, 1902	$194.14	
Dues		$90 4
Interest		7 5
Other sources		10 0
		$108 0

Cash Expenditure.

(a) Expenses of Management.

Registration fees	6 0
Annual meeting	2 0
Printing	9 2
Postage, telegrams and express	1
Other management expenses	1 0
Total expenses of management	$18 4

(b) Miscellaneous Expenditure.

Sick benefits	12 0
Other expenditure	1 0
Total expenditure	$31 4

BRICKLAYERS' AND MASONS' UNION No. 1. OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, King Street, Hamilton.

Organized 9th February, 1881, and incorporated in Ontario 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1903 were as follows:

J. T. Laing, President ..... Hamilton.
A. J. Seymour, Rec. and Cor. Secretary ..... Hamilton.
Henry Robinson, Treasurer ..... Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1903, was 200.

Number of members of the Society who died during 1903, 2.

Amount of benefits paid in respect of deceased members, $200.00.

SICK BENEFITS.

Sick Benefits have been discontinued.

ASSETS.—$877.04.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments of $1 are made at each death.

Two assessments were made during the year 1903.

The Society's books were audited during 1903 in the month of February, 1904.

Names and addresses of Auditors for 1903 were as follows: W. Whitelock and J. Seaman.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	$486 45	
Cash received during 1903 from:		
All sources		$1,481 95
Total receipts		$1,481 95

CASH EXPENDITURE.

Total expenditure	$1,180 58

THE UNITED DAUGHTERS OF CHATHAM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 65 Princess Street, Chatham.

Organized October, 1855; incorporated in Ontario 12th October, 1898.

The Executive Officers of the Society at the 31st December, 1903, were as follows.

Mary Ann Anderson, President .....Chatham.
Amanda Dolman, Vice-President .....Chatham.
Mary E. Anderson, Secretary .....Chatham.
Rebecca Venerable, Treasurer .....Chatham.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December 1903, 34.
No members died during 1903, and no Funeral Benefits were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members of the Society who received Sick Benefits during 1903, 7.
Total amount of benefits paid in 1903, $49.00.
Number of weeks' sickness experienced in 1903, 14.
Total amount of cash standing to credit of Sick Fund, $458.81.

ASSETS.

Cash on deposit in Bank of Montreal at Chatham	$400 00
Cash on deposit in Loan Company	52 00
Cash on hand	6 81
Total assets	$458 81

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made, monthly payments being required.
Society's books were duly audited June 15th and December 15th, 1903.
Names and addresses of Auditors for 1903 were as follows: Mary A. Anderson, Mary E. Anderson and R. Venerable.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	$9.41	
Dues		$50 77
Total		$50 77

CASH EXPENDITURE.

(a) Expenses of Management.

Registration fee	$3 00
Postage, etc	1 28
Total expenses of management	$4 28

(b) Miscellaneous Expenditure.

Sick benefits	49 00
Total expenditure	$53 28

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA, HAMILTON, ONT.

Corporate Name: "Victoria Lodge, No. 7, I. O. G. S. and D. of S."

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, MacNab Street, N., Hamilton.

Organized 12th October, 1862: incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1903, were as follows.

Mary Hawkins, Presiding Daughter ..... Hamilton.
Henrietta Holland, Treasurer ..... Hamilton.
Annie Gwyder, Secretary ..... Hamilton.

FUNERAL BENEFITS.

One member died during the year 1903 and $25 were paid in benefits.

SICK BENEFITS.

Sick Benefits are undertaken by the Society with a membership of 25.
Number of members who received Sick Benefits during 1903, 6.
Amount of Sick Benefits paid during 1903, $46.50.
Number of weeks' sickness experienced during 1903, 16.
Amount standing to credit of Sick and Funeral Benefit Fund, $41.37.

ASSETS.—$41.37.

LIABILITIES.—No information.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	$2.24	
Application fees		$6 00
Dues		122 24
Assessments		89 00
Total receipts		$217 24

CASH EXPENDITURE.

Cash paid during 1903 for:

(a) Expenses of Management.

Registration fee	$3 00
Rent, light, heat and taxes	24 00
Salaries	3 00
	$30 00

(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	46 50
Gratuities	5 35
Total expenditnre	$106 85

L'UNION ST. JEAN BAPTISTE, D'OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers at the 31st December, 1903, were as follows:

Wilfred Blais, President ..... Hintonburg.
J. T. Lemay, Recording Secretary ..... Hull, Que.
J. N. Rattey, Treasurer ..... Ottawa.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which is 364.

Number of members of the Society who died in 1903, 4.

Total amount of Funeral Benefits paid in respect of deceased members was $1,600.00.

Number of members' wives deceased in 1903, 3.

Amount of Funeral Benefits paid in respect of deceased wives, $225.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1903, $2,694.74.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits in 1903, 60.

Amount of Sick Benefits paid in 1903, $1,113.55.

Number of weeks' sickness experienced in 1903.

Amount paid for medical attendance during 1903, none.

Total amount of cash standing to credit of Sick Benefit Fund at December 31st, 1903, $1,275.05.

ASSETS.

Cash on deposit in La Banque Nationale, Ottawa	$38 84
Actual cash on hand at 31st December, 1903	3,939 28
Dues and assessments due and unpaid	85 50
Other assets	655 85
Total assets	$4,719 47

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited monthly and annually.

The names and addresses of the Auditors for 1903 were as follows: Albert Chapman and Antoine Paquette, Ottawa.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	$21.55	
Cash received during 1903 from:		
Initiation fees		$33 50
Dues		3,142 00
Interest and dividends		107 14
Other sources (detailed in memo.)		156 05
Total receipts		$3,438 69

Cash Expenditure.

Cash paid during 1903 for	
Registration fee	$3 00
Rent, light, heat and taxes	98 28
Managing officers' salary, etc	96 10
Printing, stationery and advertising	6 00
Postage, telegrams and express	6 90
Supplies bought	1 63
Other expense (detailed in memo)	83 25
Total expenditure for management	$295 16

Miscellaneous Expenditure.

Funeral benefits (member's wives)	225 00
Benefits to widows and orphans	1,600 00
Sick benefits	1,113 55
Expenditures other than foregoing	18 00
Grand total	$3,251 71

THE GRAND LODGE OF THE SONS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

W. Bush, Grand President ..... Toronto.
John Johnston, Grand Vice-President ..... Toronto.
W. J. Wadsworth, Grand Secretary ..... Toronto Junction.
Robert Kerr, Grand Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1903, was 283.
Number of members who died during 1903, 3.
Total amount of Funeral Benefits paid during 1903, $300.00.
No members' wives died during 1903.

SICK BENEFITS.

Sick Benefits are undertaken by Subordinate Lodges.
Number of members sick during 1903, 18.
Amount of Sick Benefits paid in 1903, $184.27.
Number of weeks' sickness experienced in 1903, 72.
Amount paid for medical attendance during 1903, $308.43.
Total cash standing to credit of Sick Benefit Fund, $16.12.

ASSETS.

Cash on hand 31st December, 1903 (Home Savings)	$807 42
Dues and assessments unpaid	13 05
Total assets	$820 47

LIABILITIES.—$100.00.

MISCELLANEOUS.

Assessments are made quarterly.
Four assessments were made during the year 1903, payable March, June, September and December.
The Society's accounts were duly audited February 27th, 1904.
Books of record or account, kept for purposes of insurance certificates, are as follows: Day book, cash book and ledger.
Names and post office addresses of Auditors for 1903; John M. Dixon and Jno. Bell, Toronto.
No changes were made in 1903 in the organization or management of the Society. No changes were made in the Constitution and Rules in relation to benefits.

Cash Receipts.

Cash balance from 1902 (not extended)	$814 75	
Cash received during 1903 from :		
Assessments		$387 40
Per capita tax and levies		110 80
Supplies sold		7 00
Other sources		92 15
Total		$597 35

Cash Expenditure.

Cash paid during 1903 for :

(a) Expense of Management.

Registration fee	$3 00
Expenses of annual meeting	40 55
Supplies bought	27 65
Rent	12 00
Salaries	79 00
Postage	10 76
Official journal	36 00
Printing, advertising and stationery	10 47
Total expenses of management	$219 43

(b) Miscellaneous Expenditure.

Funeral benefits	300 00
Sick benefits	184 27
Medical attendance	308 43
Other expenditure	85 25
Grand total	$1,097 38

THE LOYAL TRUE BLUE ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1903.

Head Office, Cochrane Street, Port Perry.

Organized 20th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1903, were as follows.

James Worrell, Grand Master ..... Picton.
Nicholas Ingram, Grand Secretary .....Port Perry.
E. H. Purdy, Grand Treasurer .....Port Perry.
William Fitzgerald, President Orphanage Board .....Toronto.

Funeral Benefits.

The Funeral Benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1903, was 4,633.

Total number of members who died during 1903, 29.

Amount of Funeral Benefits paid in respect of deceased members in 1903, $1,900.00.

Cash standing at credit of Funeral Fund at 31st December, 1903, $994.90.

Sick Benefits.

The Sick Benefits are optional with Subordinate Lodges.

Number of members who received benefits during 1903, 21.

Amount of benefits paid in 1903 in respect of sick members, $71.50.

Number of weeks' sickness experienced in 1903, 31.

Amount paid for medical attendance, $634.96.

Total amount standing to credit of Sick Benefit Fund, $143.28.

Assets.

	Grand Body.	Subordinates.
Real estate, less incumbrance	$11,525 00	$910 00
Actual cash in hands of Treasurers	118 71	1,936 09
Western Bank, Port Perry	1,109 62	113 19
Commerce Bank, Port Perry	1,150 49	34 59
Standard Bank, Picton	250 00	140 88
Imperial Bank, Toronto, etc.		196 64
Other Banks		1,347 39
Dues and assessments called but not yet paid	638 41	1,644 09
Aggregate amount of all other assets	5,072 50	5,239 65
Totals	$19,934 73	$11,562 83

Liabilities.

	Grand Body.	Subordinates.
Aggregate amount of all liabilities	$60 68	$1,004 98

Miscellaneous.

Assessments on account of benefit certificates are made monthly, oftener when necessary. Eighteen assessments were made during the year 1903. Payable in thirty days from date of issue.

The books and accounts were duly audited on September 16th, 1903.

The books of record and account kept by the Society are day book, ledger and benefit roll book.

Names and addresses of the Auditors for 1903: J. D. McGill, Toronto, Ont.; G. J. Morrish, Port Perry.

No changes were made in the Constitution and Rules during 1903.

Number of members in Ontario at 31st December, 1903, 3,358.

Number of members in Ontario who died during 1903, 22.

Amount of death benefits paid to Ontario members in 1903, $1,600.00.

Amount of bond of Grand or Supreme Secretary, $1,000.

Amount of bond of Grand or Supreme Treasurer, $1,000.

Cash Receipts.

	Grand Body	
[illegible] not extended	[illegible]	
[illegible] during 1903.		
Application fees		
Initiation fees		
Dues		
Assessments	$[illegible]	
Per capita tax and levies	[illegible]	
Cards and degrees		
Charter fees	[illegible]	
Supplies sold	[illegible]	
Rent	[illegible]	
Interest	[illegible]	
All other sources [illegible] for Ontario	[illegible]	
Total receipts	$7,103 79	[illegible]

Cash Expenditure.

	Grand Body	
[illegible] fees		
Per capita tax		
Commission	$134	
Registration fee	25	
Interest	242 [illegible]	
Annual meeting	61 [illegible]	
Supplies bought	958 52	
Travelling expenses	[illegible]	
Rent, light, etc.	305 24	
Salaries, officers' and auditors' fees	[illegible]	
Printing, stationery and advertising	499 [illegible]	
Postage, telegrams and express	252	
[illegible]	[illegible]	
Law costs		
Other management expenses	[illegible]	
Total management expenses	$4,[illegible] 6	$4,[illegible]
[illegible]		
Per capita tax		
Funeral benefits	1,[illegible]	
Benefits to widows and orphans	708 8[illegible]	809 68
Sick benefits	[illegible]	71 50
Medical attendance	28 [illegible]	[illegible]
Distressed members		[illegible]
Expenditure other than the foregoing	[illegible] 48 22	472 24
Total expenditure	$9,092 53	$9,[illegible]

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 412 *McLeod Street*, *Ottawa*, *Ontario*.

Organized 1st June, 1868, and incorporated in Ontario, 23rd January, 1869.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

M. C. Edey, President ..... Ottawa.
R. McGee, 1st Vice-President ..... Ottawa.
W. Pennington, Treasurer ..... Ottawa.
L. G. Morgan, Financial Secretary ..... Ottawa.
J. A. Murphy, Recording Secretary ..... Ottawa.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Membership, 272.

Seven members of the Society died during 1903, and payments were made in respect of Funeral Benefits amounting to $160.00.

Total amount of cash standing to credit of Funeral Fund, $743.23.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Nineteen members received Sick Benefits during 1903 amounting to $438.00.

Number of weeks' sickness experienced during 1903, 162.

Amount paid for medical attendance, in 1903, $142.86.

Total amount of cash standing to credit of Sick Benefit Fund, December 1903, $743.23.

ASSETS.

Ottawa Bank	$353 50
Post-Office Savings Bank	743 23
Quebec Bank	128 38
In hands of Treasurer	95 67
Total assets	$1,320 78

LIABILITIES.—None.

Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1903.

Assessments are made for the purposes of life insurance at the death of a member. Seven such assessments were made during 1903.

The Society's books were duly audited January 18th, 1904.

Names and post office addresses of the Auditors for 1903 were as follows: Jno. McFarlane, Ottawa.

The following books of record and accounts are kept: Question Book, Roll Book, Cash Book, Journal and Members' Register.

Amount of Secretary's bond, no information.

Cash Receipts.

Cash received during 1903 from:

Initiation fees, etc	$23 25
Dues	817 75
Assessments	1,375 00
Interest	28 19
All other sources (donations $309)	381 95
Total receipts	$2,626 14

Cash Expenditure.

Cash paid during 1903 for:

(a) Expenses of Management.

Commission	$4 02
Registration fee	3 00
Rent, light, heat and taxes	50 00
Salaries, officers' and auditors' fees	90 00
Printing, stationery, etc	13 25
Postage, etc	21 10
Total expenses of management	$181 37

(b) Miscellaneous Expenditure.

Funeral benefits	160 00
Benefits to widows and orphans	1,999 00
Sick benefits	438 00
Druggist	114 30
Medical attendance	142 86
All other expenditure	25 00
Total expenditure	$3,060 53

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903

Head Office, 604 Gerrard Street East, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Joseph Shone, Grand President	Toronto.
Eleanor Wood, Grand Vice-President	Toronto.
Adelia N. Harris, Grand Past President	Alymer.
John Nutkins, Grand Treasurer	London.
Leonard George Cross, Grand Secretary 604 Gerrard St	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge; total membership, 1,208.

Number of members of the Society who died during 1903, 11.

Amount of Funeral Benefits paid during 1903, $565.00.

Total amount of cash standing to the credit of Funeral Benefit Fund at 31st December, 1903, $2,834.44.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.

Number of members who received Sick Benefits in 1903, Subordinate Bodies, 173.

Total amount of benefits paid during 1903, Subordinate Bodies, $1,519.91. Juvenile Branch, $57.25.

Number of weeks' sickness experienced in 1903, by Subordinate Bodies, 615 1-3; Juvenile Branch, 41 1-6.

Amount paid for medical attendance during 1903, Subordinate Bodies $1,489.64; Juvenile Branch, $171.02.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1903, Subordinate $3,462.93; Juvenile, $840.39.

ASSETS.

Actual cash on hand as per audit statement	$ 29 [illegible]
Cash on deposit, not drawn against, in various banks	3,950 84
Subordinates $3,562.92; Juveniles, $840.39	4,393 32
Total assets	$7,[illegible] 16

LIABILITIES. None.

Miscellaneous.

Actions or proceedings instituted by or against the Society during 1903 None.

Assessments for the purpose of life insurance were made quarterly during 1903.

Four such assessments were made during 1903, payable March, June, September and December.

The Society's books were audited 9th February, 1903.

The following books of record are kept: Cheque book, cash book, ledger and register book.

Names and post office addresses of the Auditors for 1904 were [illegible], F. H. Revell, Hamilton; William Harris, Toronto Junction, and Fanoy Lloyd, Toronto.

Number of members in Ontario at 31st December, 1903, 1,208

Number of Ontario members who died during 1903, 8.

Amount of death benefits paid to Ontario members during 1903, $[illegible]

Amount of bond of Grand or Supreme Secretary, $500.00.

Amount of bond of Grand or Supreme Treasurer, $500.00.

Cash Receipts.

Cash received during 1903 from:

	Grand Body	Subordinate Bodies	[illegible]
Application fees	75 00	168 50	
Initiation fees		[illegible]	
Dues	901 [illegible]	1,075 [illegible]	
Per capita tax	382 79		
Supplies sold	188 37		
Interest and dividends	62 89		
Guarantee premiums	31 66		
All other sources	176 12		
Total receipts	$ [illegible]	$ [illegible]	$

Cash Expenditure.

Cash paid during 1903 for:

	Grand Body	Subordinate Bodies	[illegible]
Per capita tax		382 79	
Organization expenses	$ 60 85		
Registration fee	10 0	[illegible]	
Supplies bought	179 00		
Travelling expenses	22 40		
Salaries, auditors' and officers' fees	199 50		
Postage, telegrams and express	69 40	[illegible]	
Printing, stationery and advertising	23 50		
Premium for guarantee of lodge officers	39 79	[illegible]	[illegible]
Total expenses of management	$ [illegible]	$ [illegible]	$

(b) Miscellaneous

Funeral benefits	400 00		
Sick benefits		1,519 [illegible]	
Medical attendance		1,489 64	[illegible]
Other expenditure		40 54	[illegible]
Total	$ 1,004 [illegible]	$ 3,028 54	$ [illegible]

KNIGHTS OF ST. JOHN AND MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 56-58 Pine Street, New York City.

Organized 7th March, 1883; incorporated 17th March, 1883.

The Ontario Division of the Society was incorporated on the 30th June, 1893, under the name of "The Grand Priory of Ontario Knights of St. John and Malta." (Certificate No. 12.)

The Executive Officers of the Society at the 31st December, 1903, were as follows.

Jno. P. Ogden, M.E., Grand Commander ..... New York, N.Y.
Francis Houghtaling, V. E. Grand Chancellor .. New York, N.Y.
Arthur H. Titus, V. E. Grand Almoner ..... New York, N.Y.
Leopard Leo, V. E. Grand Attorney General ..... New York, N.Y.
H. Eugene Smith, M.D., V.E. Grand Med. Exam. New York, N.Y.
Angus G. Macdonald, V. Grand Trustee ..... Philadelphia.
James Janes, V. E. Grand Trustee ..... Trenton, N.J.
Frank H. Nicodimus, V. E. Grand Trustee ..... Brooklyn.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts.—None.

Amount covered by Contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1903, $3,182,500.

MOVEMENT IN CERTIFICATES.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1902	2,663	$3,199,250 00
Add contracts taken during 1903, new or renewed	272	194,750 00
Gross number and amounts of contracts on foot at any time during 1903	2,905	$3,394,000 00

Deductions:	Number.	Amount.		
Contracts matured in 1903 by death	40	57,000 00		
Contracts lapsed in 1903	159	154,500 00		
Total deductions extended	199	211,500 00	199	211,500 00
Net contracts on foot 31st December, 1903			2,706	$3,182,500 00

III. AND IV. FUNERAL AND SICK BENEFITS.

Number of members who died during 1903, 40.

Subordinate Encampments arrange for Funeral and Sick Benefits as they may think proper.

V. ASSETS.

Cash on hand as per auditor's Statement		82 95
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Guarantee and Trust Co	$ 134 97	
City Trust Co	4,533 51	
Knickerbocker Trust Co., New York City	3,915 56	
Title Guarantee Co	2,582 21	
Dues and assessments called, but not yet payable	4,740 00	
Call No. 284	4,300 00	
Total assets		$20,289 23

VI. Liabilities.

Amount of claims admitted	$ 8,000 00
" " supposed or reported	16,000 00
Total	$ 24,000 00

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1903: No information.

Assessments are made whenever necessary to pay claims, and are payable thirty days from date of call.

Twelve assessments were made during 1903.

The accounts of the Society were audited in August, 1903.

Books of record or account kept by the Society: Cash books, ledgers and registers for several departments.

Names and post office addresses of the Auditors for 1903. The Finance Committee are the Auditors.

Certain changes were made in the Constitution during 1903.

Amount of bond of Supreme Secretary, $5,000; Supreme Treasurer, $5,000.

Number of certificate holders in Ontario at 31st December, 1903, 221.

Number of members in Ontario who died during 1903, 2.

Amount of death benefits paid to Ontario members during 1903. No information.

VIII. Cash Receipts.

Cash balance from 1902, (not extended)	$ 9,097 08	
Cash received during 1903 from:		
Application fees		$ 156 00
Assessments		52,860 67
Per capita tax and levies		3,915 98
Registration fees		75 00
Supplies sold		99 45
Fines		13 50
Organization		257 95
Total receipts		$ 57,378 55

IX. Cash Expenditure.

Cash paid during 1903 for:

(a) Expenses of Management.

Organizing expenses	$ 110 00
Law costs	13 25
Expenses of annual meeting	47 00
Registration fees	23 00
Travelling expenses	149 00
Insurance, etc	76 20
Rent, light, heat and taxes	350 00
Salaries, officers' and auditors' fees	2,058 75
Medical Examiner's and Grand Prior's expenses	71 58
Printing, stationery, advertising, etc	329 12
Postage, telegrams, etc	270 00
Official journal	551 50
Other expenses	326 05
Total expenses of management	$ 4,375 45

(b) Miscellaneous Expenditure.

Life insurance claims	50,040 92
Disability claims	810 00
Total expenditure	$55,226 37

THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto.

Incorporated in Ontario, 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1903 were as follows.

Thos. Callaghan, President	Toronto.
Jno. Whelan, Vice-President	Toronto.
G. P. McCann, Secretary	Toronto.
T. J. Nightingale, Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate and Auxiliary Branches of the Society; total membership, 265.

Number of members of the Society who died during 1903, 1.

Amount of Funeral Benefits paid during 1903, $50.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate and Auxiliary Branches of the Society.

	Subordinate	[illegible]
Number of members who received sick benefits during the year	22	12
Total amount of benefits paid during 1903	$ 204	$11[illegible]
Number of weeks' sickness experienced in 1903	51	47
Amount paid for medical attendance	$ 172 80	$79 [illegible]
Balance to credit of Sick and Funeral fund, 31st December, 1903	$ [illegible]	$[illegible]

ASSETS.

No information.

LIABILITIES.

No information.

MISCELLANEOUS.

The Society's accounts were duly audited during 1903.

Names and post office addresses of the Auditors for 1903: A. H. [illegible]ey, and M. E. Pendergast, Toronto.

Number of members in Ontario at 31st December, 1903, 265.
Number of members in Ontario who died during 1903, 1.
Amount of Death Benefits paid to Ontario members during 1903, 850.

Cash Receipts.

Cash balance from 1902 (not extended), $1,109.35.
Cash receipts during 1903:

	Grand Body	Subordinate Bodies.	Auxiliary Bodies.
Initiation fees		$ 45 00	37 25
Dues		867 05	263 20
Per capita tax	101 60		
Interest and dividends		7 28	4 72
All other sources		70 88	112 56
Total receipts	$ 101 60	$ 990 21	$417 73

Cash Expenditure.

Cash paid during 1903:

(a) Expenses of Management.

	Grand Body	Subordinate Bodies.	Auxiliary Bodies.
Charter fees		94 80	11 40
Commission	10 00		
Registration fee	3 00		
Expenses, annual meeting	2 00		
Supplies bought	98	15 25	2 25
Travelling expenses	10 00		
Rent, light, heat and fuel		121 75	88 50
Officers' salaries	30 00	33 50	24 30
Printing			1 00
Postage, etc	3 63	12 30	5 49
Total expenses of management	$ 59 61	$ 278 10	$ 132 94

(b) Miscellaneous Expenditure.

Per capita tax		11 50	7 75
Funeral Benefits			50 00
Sick Benefits		204 00	141 00
Medical attendance		172 50	79 50
Other expenditure, detailed in memo	5 00	114 31	43 40
Total expenditure	$ 64 61	$ 780 41	$ 454 59

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

Annual Statement for the Year Ending 31st December, 1903.

Head Office, 5 Montrose Ave., Toronto.

Organized 9th January, 1869, and incorporated in Ontario 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

S. Cheesman, Grand President ..... Hamilton.
J. J. O'Regan, Grand Secretary ..... Toronto.
J. H. Barber, Grand Treasurer ..... Toronto.

Funeral Benefits.

Funeral Benefits are undertaken by Grand Body, the membership of which at 31st December, 1903, was 395.

Number of members who died during 1903, 5.

Total amount of Funeral Benefits paid during 1903, $500.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1903, $842.28.

Sick Benefits.

Sick Benefits are undertaken by the Subordinate Branches.

Number of members who received Sick Benefits during 1903, 57.

Total amount of benefits paid in 1903, $719.00.

Number of weeks' sickness experienced in 1903, 189.

Total amount paid for medical attendance during 1903, $265.25.

Total amount standing to credit of Sick Benefit Fund at 31st December, $1,054.24.

Assets.

	Grand Body.	Subordinate Body.
Actual cash in Treasurer's hands, December 31st, 1903		257 36
Cash in Bank of Hamilton, Hamilton		237 72
" Home Savings, Toronto	306 63	467 92
" Dominion Bank, Toronto	535 65	95 90
Other assets	40 00	853 00
Total assets	$ 882 28	$ 1,911 90

Liabilities.—No information.

Miscellaneous.

Four assessments were made during the year 1903, payable on the 1st January, April, July and October.

The Grand Branch books were audited 3rd February, 1903.

The following books of record are kept: Minute Book, Day Book, Cash Book and Ledger.

Names and addresses of Auditors for 1903 were as follows: P. Paton and Miss S. Kelly, both of Toronto.

During 1903 no changes were made in the constitution.

Cash Receipts.

Cash balances from 1902, (not extended), $ 1,092 15.
Cash received during 1903 from:

	Grand Body	Subordinate Body.
Dues		1,622 85
Initiation fees		124 75
Per capita tax	370 00	[illegible]
Fines	106 20	[illegible]
Supplies sold	11 75	
Rent	28 65	136 75
Interest		25 39
All other sources		117 56
Total receipts	$ 516 55	$ 2,401 06

Cash Expenditure.

Cash paid during 1903 for:

(a) Expenses of Management.

Per capita tax for management		$ 106 20
Commission		31 00
Registration fee	$ 3 00	
Annual meeting		31 00
Supplies bought		12 75
Rent, light, heat and taxes		450 74
Salaries	55 00	30 00
Postage and express	7 00	28 46
Other expenditure		300 03
Total expenses of management	$ 65 00	$ 990 18

(b) Miscellaneous Expenditure.

Funeral Benefits	500 00	
Sick benefits		719 00
Medical attendance		265 25
Total expenditure	$ 565 00	$ 1,974 43

TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Police Headquarters, Toronto.

Organized 1st January, 1882; incorporated 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

James Stephen, Chairman ..... Toronto.
Chas. Seymour, Secretary ..... Toronto.
Col. H. J. Grasett, Treasurer ..... Toronto.

MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof:

Contracts in force 31st December, 1902		302
New contracts taken during 1903		26
		328
Deductions:		
Contracts surrendered in 1903	16	
Contracts matured in 1903	5	
Contracts lapsed in 1903	5	
	26	26
Net endowment contracts on foot 31st December, 1903		302

ASSETS.

Cash value of real estate	$ 22,720 00
Mortgages	5,464 00
Cash on deposit in Imperial Bank, Toronto	10,287 71
Cash on deposit in City Treasury	150,190 52
Total assets	$ 188,662 23

LIABILITIES.

Aggregate amount of liabilities admitted by the Society	$ 68,790 40

MISCELLANEOUS.

No action was instituted by or against the Society in 1903.

Twelve assessments were made during the year 1903, payable the first day of each month.

The Society's accounts for the year 1903 were duly audited on the 30th day of January, 1904.

The books of account and record are: Pensioner's Ledger and Minute Book.

The Auditors for 1903 were W. G. McClelland and Walter Sterling Toronto.

Changes were made during the year 1903 in the Constitution and Rules of the Society in relation to assessments and pensions. Assessments increased from 5 to 7 per cent.

Cash Receipts.

Cash balance from 1902 (not extended)	$ 4,090 11	
Assessments		$17,340 03
Rent		550 00
Interest and dividends		6,491 06
Other sources		8,946 11
Total receipts		$33,337 20

Cash Expenditure.

(a) Expenses of Management.

Commission on Collections	$ 6 76
Law costs	329 16
Registration fee	3 00
Officers' salaries	45 00
Printing, stationery and advertising	13 35
Total expenses of management	$ 397 26

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	2,000 00
Pensions	8,329 40
Other than foregoing	667 59
Total expenditure	$ 11,394 26

SUMMARY FOR 22 YEARS, JANUARY 1st, 1882, TO DECEMBER 31st, 1903.

Changes.	Number.	Total.	Paid into Fund.	Withdrew from Fund.	Difference.
			$ c.	$ c.	$ c.
Resigned	133				
Dismissed	79	212	11,094 29	nil.	nil.
Retired	24	24	4,984 67	17,174 76	12,190 09
Retired on pension and now dead	8	8	1,895 70	19,835 61	17,939 91
Retired on pension and still living	16	16	8,481 00	24,819 20	16,338 20
Died	30	30	5,999 66	22,843 66	16,844 00
Totals	290	290	32,455 32	84,673 23	63,312 20
Deduct					11,094 29
Actual difference					52,217 91

The men then serving paid to 78 members $52,217.91 over what was paid into the Fund by themselves, and 212 members paid in $11,094.29 as well.

December 31st, 1903.

THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Ian McKenzie, Chairman ..... Hamilton.
John Timson, Secretary ..... Hamilton.
David Coulter, Committeeman ..... Hamilton.
Chas. Gibbs, Committeeman ..... Hamilton.
Alfred Moore, Committeeman ..... Hamilton.
William Hawkins, Committeeman ..... Hamilton.
Alexander Smith, Treasurer ..... Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 51.

Total amount of Funeral Benefits paid during 1903, nil.

One member of the Society died during 1903.

ASSETS.

Cash value of real estate	$ 5,000 00
Bonds, debentures, etc	15,000 00
Cash on deposit to Society's credit in Bank of Hamilton	4,126 83
Total	$ 24,126 83

LIABILITIES.

Total amount of liabilities at 31st December, 1903	$ 1,549 60

MISCELLANEOUS.

No action was instituted against the Society during 1903.

Twenty-four assessments were made during 1903.

The books of record for purposes of Insurance Certificates are Members' Register, etc.

The accounts for the year 1903 were duly audited on 29th January, 1904.

Names and addresses of Auditors: Samuel H. Kent and Walter Anderson, Hamilton.

Cash Receipts.

Cash balance from 1902 (not extended)	$ 6,513 81	
Dues from members, fines and deductions		$ 1,901 19
Donations		39 00
Rents		557 50
Inquest fees		154 75
All other sources, concerts, etc		640 62
Total receipts		$ 3,292 06

Cash Expenditure.

Law costs	$ 5 00
Registration fee	3 00
Real estate expenses	197 09
Clerk hire	5 00
Salaries, and auditors, etc	20 00
Other management expenses	11 95
	$ 242 04

(b) Miscellaneous Expenditure.

Pensions	438 00
Investments	5,000 00
Total expenses	$ 5,680 04

LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Arthur McGuire, Chairman ..... London.
Robert Black, Secretary ..... London.
W. T. T. Williams, Treasurer ..... London.

ASSETS.

Bonds, debentures, etc	$15,000 00
Cash on deposit in Huron and Erie Savings Company	5,284 91
Total assets	$20,284 91

LIABILITIES.

For Pensions	$ 4,209 95

MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society during 1903.

A percentage is deducted from salaries monthly. The Society's accounts were audited 26th February, 1904. The books of record or account kept are: Cash book, ledger and journal.

Names and addresses of Auditors for 1903: John Pope and William Rider, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1903.

Number of members at 31st December, 1903, 42.

CASH RECEIPTS.

Cash balance from 1902 (not extended)	$3,416.27	
Cash receipts for 1903:		
Assessments		$1,564 82
Interest and dividends		719 46
Donations		50 00
All other sources		500 00
		$2,834 28

CASH EXPENDITURE.

Expenses of Management.

Registration	3 00
Other management expenses	10 00
Total expenses of management	$13 00
Gratuities and pensions paid	952 64
Total expenditure	$965 64

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 472 *Dovercourt Road, Toronto.*

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Harry Maughan, President ..... Toronto.
W. E. Meredith, Recording Secretary ..... Toronto.
James Lydon, Treasurer ..... Toronto.
Jos. Walford, Ed. Ferris, B. Raymond, } Finance Committee..... Toronto.

FUNERAL BENEFITS.

Number of members who died during 1903, none.
Amount of Funeral Benefits paid during 1903, none.

SICK BENEFITS.

Total membership of Society, 102.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits in 1903, 12.

Total amount of Sick Benefits paid during the year 1903, $241.00.

Number of weeks' sickness experienced, 72.

Medical attendance, $131.00.

Amount of cash standing to credit of Sick Benefit Fund, $1,074.84.

ASSETS.

Bonds, debentures, etc	$5,000 00
Cash on hand as per auditor's statement	74 11
Bank of Commerce, Toronto	1,573 54
Canada Permanent Savings and Loan	362 13
Totals	$7,009 78

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in April, July, October, 1903 and January, 1904.

Auditors for the year: W. J. Vale, W. Sprinks, Jas. Seymour, Toronto

Cash Receipts.

Application, initiation fees and dues	$824 25
Interest and dividends	255 61
All other sources	561 11
Total receipts	$1,640 97

Cash Expenditure.

(a) Expenses of Management.

Per capita tax	$42 80
Registration	3 00
Rent, light, heat and taxes	19 50
Salaries, officers' and auditors' fees	46 00
Printing, stationery and advertising	25 50
Travelling expenses	40 00
Supplies	30 00
Expenses biennial meeting	700 00
Total expenses of management	$906 80

(b) Miscellaneous Expenditure.

Sick benefits	241 00
Medical attendance	131 00
Other expenses	76 20
Total expenditure	$1,355 00

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto, Ontario.

Organized 2nd December, 1887; incorporated in Ontario 28th September, 1894.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Jno. Waldron, President ..... Toronto.
J. A. Wiggins, Secretary ..... Toronto.
G. J. Timpson, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 425.

Number of members who died during 1903, 1

Amount of Funeral Benefits paid in 1903, $25.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits during 1903, 34.

Amount of benefits paid in 1903, in respect of sick members, $425.61.

Number of weeks' sickness experienced in 1903, 141 6-7.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1903, $3,451.10

ASSETS.

Cash on hand	$144 19
Cash on deposit to Society's credit, not drawn against, in Imperial Bank, Toronto	3,306 91
Total assets	$3,451 10

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1903. None.

Dues are payable monthly by the members.

The books of the Society were audited in March, June, September and December of 1903.

Books of record or account kept: Ledger, etc.

Names and post office addresses of the Auditors for 1903 were as follows: W. E. Meredith and C. Fairhead, Toronto.

No changes were made during 1903 in the Constitution and Laws in relation to benefits.

Cash Receipts.

Cash received during 1903:	
Dues	$768 94
Interest	92 15
Total	$861 09

Cash Expenditure.

Expenses of Management.

All expenses of management are paid from the general account.

Miscellaneous Expenses.

Funeral benefits	$25 00
Sick benefits	425 61
Total expenses	$450 61

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Richmond Street, Toronto, Ontario.

Organized 16th January, 1891, and incorporated in Ontario 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

R. J. McGowan, Chairman ..... Toronto.
A. Busteed, Secretary ..... Toronto.
R. T. Coady, Treasurer ..... Toronto.

MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1902	179
Add contracts taken in 1903	3
Gross number on foot at any time during 1903	182
Contracts matured	2
Net contracts on foot at 31st December, 1903	180

SICK AND FUNERAL BENEFITS.

No Sick or Funeral Benefits are undertaken.

ASSETS.

Cash value of securities	$32,762 59
Total	$32,762 59

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly, and are payable on the first day of each month.

The books were duly audited for 1903 by the Corporation Auditors, 16th January, 1904.

CASH RECEIPTS.

Balance from 1902 (not extended)	$25,382.83	
Cash received during 1903 from :		
Assessments		$6,864 86
Interest		1,116 92
Donations		428 00
Total receipts		$8,409 78

CASH EXPENDITURE.

Cash paid during 1903 for :	
Registration fee	$3 00
Total expenses of management	$3 00
Miscellaneous Expenditure.	
Insurance claims paid	825 06
Gratuities	201 96
Total expenditure	$1,030 02

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Return Book, p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto.

Organized 27th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

D. A. G. Glionna, President ..... Toronto.
E. Napolitano, Vice-President ..... Toronto.
A. Ungaro, Secretary ..... Toronto.
R. V. Glionna, Treasurer ..... Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.
The membership at 31st December, 1903, was 67.
Number of members who died during 1903, 1.
Total amount paid for Funeral Benefits, $114.00.
No benefit is paid in respect of wives of members.
Cash standing to credit of Sick and Funeral Benefit Fund, $1,283.68.

SICK BENEFITS.

The Society undertakes Sick Benefits.
Number of members who received Sick Benefits in 1903, 19.
Total amount of Sick Benefits paid in 1903, $175.08.
Number of weeks' sickness experienced in 1903, 58.
Amount paid for medical attendance during 1903, $63.

ASSETS.

Actual cash on hand 31st December, 1903	$82 84
Cash on deposit in Government Savings Bank, Toronto	1,200 84
Total assets	$1,283 68

LIABILITIES.—None.

The books of the Society were audited in March, 1904, by W. B. Rogers, A. Grossi, and J. G. Ramsden, of Toronto.

No changes were made during 1903 in the organization or management, or in the Constitution or Rules in relation to benefits.

Cash Receipts.

Cash balance from 1902 (not extended)	$1,295 25	
Cash received during 1903 from :		
Dues		$319 50
Assessments		43 12
Supplies sold		28 50
Interest		34 95
Other sources		12 20
Total receipts		$438 27

Cash Expenditure.

Cash paid during 1903 for :	
Registration fee	$3 00
Officers' salary	18 00
Printing, etc	2 05
Travelling expenses	1 25
Supplies bought	39 80
Total expenses of management	$64 10

(b) Miscellaneous Expenditure.

Funeral benefits	114 00
Sick benefits	175 08
Medical attendance	63 00
Concert	33 66
Total expenditure	$449 84

ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto, Ont.

Organized 31st December, 1901, and incorporated 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

H. A. Castrucci, President ..... Toronto.
V. Muto, Treasurer ..... Toronto.
D. Zupo, Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1903, 25.
One member died during 1903, and Funeral Benefits amounting to $25. were paid.
Total cash standing to credit of Funeral Benefit Fund at 31st December, 1903, $168.18.

SICK BENEFITS.

Number of members who received Sick Benefits during 1903, 4.
Amount paid for Sick Benefits, $48.50.
Number of weeks' sickness experienced, 12.
Amount paid for medical attendance $30.00.

ASSETS.

Cash deposited in Bank of Commerce	$168 18
Total assets	$168 18

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in January, 1904.
Names and post office addresses of the Auditors for 1903: A. Ferri and A. Castrucci, Toronto.

RECEIPTS.

Initiation receipts	$13 00
Dues	152 00
Assessments	32 50
Supplies sold	5 25
Total receipts	$202 75

CASH EXPENDITURE.

Registration fee	$3 00
Rent	27 00
Printing and postage	5 35
Total management expenses	$35 35
Medical attendance	30 00
Funeral benefits	25 00
Sick benefits	48 50
Total expenditure	$138 85

VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto, Ont.

Organized 1902: incorporated February 27th, 1902.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Guiseppe Calcagno, President .....Toronto.
V. Jula, Vice-President .....Toronto.
V. Bagnato, Secretary .....Toronto.
G. Bagnato, Treasurer .....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which, at 31st December, 1903, was 18.

No member died during 1903.

One member's wife died during 1903, and $18.00 was paid as Funeral Benefits.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Ten members received Sick Benefits during 1903, amounting to $70.00.

Number of weeks' sickness experienced during 1903, 14.

Amount paid for medical attendance, $51.00.

Amount of cash standing to credit of the fund, $69.40.

ASSETS.

Cash in Treasurer's hands	$69 40
Total	$69 40

LIABILITIES.—None.

RECEIPTS.

Cash received during 1903:	
Assessments	$89 00
Rent	20 00
Other sources	1 45
Total	$110 45

CASH EXPENDITURE.

Registration fee	$3 00
Supplies bought	2 53
Rent	20 00
Total management expenses	$25 53
Sick benefits	70 00
Funeral benefits	18 00
Medical attendance	51 00
Total expenditure	$164 53

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Berlin, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

John Motz, President ..... Berlin.
Anthony Schneider, Recording Secretary ..... Berlin.
Alvin E. Shantz, Financial Secretary ..... Berlin.
Henry A. Dietrich, Treasurer ..... Berlin.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a total membership of 228.

Two members of the Society died during 1903.

Amount paid for Funeral Benefits during 1903, $50.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Forty-four members received Sick Benefits during 1903, amounting to $579.75.

Number of weeks' sickness experienced during 1903, 145.

Amount paid for medical attendance, $42.00.

Total amount of cash standing to the credit of the General Fund from which benefits are paid, $748.36.

ASSETS.

Actual cash on deposit in Merchants Bank, Berlin (savings branch)	$714 72
Actual cash on deposit in Merchants Bank, Berlin (current account)	33 64
Other assets (detailed in memo.)	9 90
Total	$758 26

LIABILITIES.—None.

Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1903.

The Society's books were duly audited for 1903 on January 20th, 1904.

The following books of record or account are kept for the purposes of insurance certificates or benefits: Treasurer's cash book, Financial Secretary's cash book, etc.

Names and post office addresses of the Auditors for 1903 were as follows: J. Gies and W. Winter, Berlin.

Cash Receipts.

Cash balance from 1902	$77 45	
Cash received during 1903 from :		
Initiation fees		$42 00
Dues		670 25
Fines		7 90
Supplies sold		1 20
All other sources as per memo		74 00
Total receipts		$795 35

Cash Expenditure.

(a) Expenses of Management.

Registration fee	3 00
Rent, light, heat and taxes	12 00
Salaries	35 00
Printing	1 50
Total expenses of management	$51 50

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	579 75
Medical attendance	42 00
Other expenditure as per memo	115 91
Total expenditure	$839 16

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 420 Gladstone Ave., Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

W. J. Cuthbert, Jr., President ..... Winnipeg.
Alex. McMordie, Secretary-Treasurer ..... Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1902		365
Add contracts taken during 1903, new or renewed		31
Gross number on foot at any time during 1903		396
Contracts matured in 1903	5	
Contracts lapsed in 1903	17	
Contracts surrendered in 1903	2	
Total deductions	24	
Net contracts on foot 31st December, 1903		372

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on hand 31st December, 1903	$ 7 69
Cash on deposit in Canadian Bank of Commerce, Toronto	1,301 94
Total assets	$1,308 73

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1903.

Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within thirty days, one advance assessment being kept on hand.

Five assessments were made during 1903.

The Society's accounts were duly audited for 1903 on January 24th, 1904.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate register, roll book, day book, ledger.

Names and post office addresses of the Auditors for 1903: W. J. Mankey and James Barnes, Toronto.

Number of members in Ontario, 200.

Number of members in Ontario who died during 1903, 2.

Amount paid as death claims to Ontario members, $734.00.

VIII. Cash Receipts.

Cash balance from 1902 (not extended)	$1,544 89	
Cash received during 1903 from :		
Application fees		$ 2 50
Assessments		1,817 25
Per capita tax and levies		264 90
Interest		34 21
Supplies sold		33 81
Total receipts		$2,152 67

IX. Cash Expenditure.

(a) Expenses of Management.

Registration fee	$ 3 00
Expense biennial meeting	125 00
Supplies bought	110 65
Rent	7 00
Printing	11 25
Travelling expenses	295 92
Postage, telegrams and express	18 26
Total expenses of management	$571 08

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	1,817 75
Total expenditure	$ 2,388 83

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

W. E. Lemon, President ..... Toronto.
H. S. Allen, Treasurer ..... Toronto.
T. D. Gould, Secretary ..... Toronto.
J. Ross, J. Rutherford, J. Fraser, M. E. Hynes, Executive Committee ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 92.

Two members of the Society died in 1903.

Total amount of Funeral Benefits paid in 1903, $200.00.

Cash in Funeral Benefit Fund 31st December, 1903, $373.50.

SICK BENEFITS.—None.

ASSETS.

Cash on deposit in Imperial Bank	$392 84
Unpaid assessments	61 00
Total	$453 84

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made once a month.

Twelve assessments were made during 1903.

The Society's accounts were duly audited on January 23rd, 1904.

Books of record and account, kept for purposes of insurance certificates, are as follows: Cash book, minute book, Treasurer's, members' signatures and by-laws.

Names and post office addresses of Auditors for 1903: J. S. Boddy and C. E. Swait, Toronto.

No changes were made in relation to insurance certificates in 1903.

Cash Receipts.

Cash balance from 1902 (not extended)	$332 02	
Cash received during 1903 from :		
Initiation fees		$ 20 00
Assessments		244 00
Interest		9 47
Cards, etc		35
Total		$273 82

Cash Expenditure.

Cash paid during 1903 for :

(a) Expenses of Management.

Registration fee	3 00
Secretary's salary	10 00
Total expenses of management	$13 00

(b) Miscellaneous Expenditure.

Funeral benefits	200 00
	$213 00

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODD-FELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 43 Bellevue Place, Toronto.

Organized 16th December, 1887, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Harry Veal, Provincial Grand Master ..... Carlton West.
Geo. H. Frost, Provincial Deputy Grand Master ... Carlton West.
Wm. C. Schunk, Prov. Cor. Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the District, membership of which was, at 31st of December, 1903, 265.

Two members died during 1903 and in respect thereof benefits amounting to $180 were paid.

Two member's wives died during 1903, and in respect thereof benefits were paid amounting to $100.00.

Total cash to credit of Funeral Fund at 31st December, 1903, $3,887.98.

SICK BENEFITS.

Sick Benefits are undertaken by Subordinate and District Lodges.

Number of members who received Sick Benefits in 1903, 47.

Amount of benefits paid in 1903 in respect of sick members, $850.80.

Number of weeks' sickness experienced in 1903, 227½.

Amount paid for medical attendance during 1903, $299.51.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1903, $6,408.19.

ASSETS.

	District body.	Subordinate bodies.
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	$4,021 59	$1,800 31
Bank of Commerce (Branch), Toronto		486 04
Dominion Bank, Queen and Dundas Streets		264 56
Molsons Bank		415 39
Other assets		52 37
Total assets	$4,021 59	$3,018 17

LIABILITIES.—None.

Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1903. No information.

The Society's books were duly audited for 1903 on 26th February, 1904.

The following books of record and account are kept for purposes of insurance certificates or benefits: Ledger, Cash Books and District Return sheets.

Names and post office addresses of the Auditors for 1903 were as follows: Henry Yeats, Toronto Junction; Wm. Fawcett, Toronto; and Wm. G. Veal, Carlton West.

Amount of bond of Grand Secretary, $250.00.

Cash Receipts.

		District.	Subordinate.
Cash balance from 1902 (not extended)	$6,218 51		
Initiation fees			$190 00
Dues		541 75	2,702 60
Interest		114 20	84 00
Dues, etc., old country members			379 25
Total receipts		$655 95	$3,355 85

Cash Expenditure.

(a) Expenses of Management.

	District.	Subordinate.
Per capita tax and levies	$7 71	$135 10
Organization expenses		88 40
Registration fee	3 00	
Supplies bought	36 41	37 73
Rent, light, heat and taxes	9 00	117 00
Salaries	60 02	164 80
Fire insurance		4 00
Postage, telegrams and express	6 02	30 52
Premiums for guarantee of lodge officers	1 25	8 75
Other expenditure	30 01	331 08
Total expenses of management	$153 42	$917 38

(b) Miscellaneous Expenditure.

Per capita tax		333 36
Funeral benefits	280 00	
Sick benefits	132 00	718 58
Benefits to old country members		355 29
Medical attendance		299 51
Total expenditure	$565 64	$2,624 11

THE UNITED PROTESTANT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 184 *Hughson Street North, Hamilton.*

Organized 30th August, 1881; incorporated 18th July, 1893.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Jno. W. Morrow, P.G. Master ..... Dundalk.
James Ailles, Grand Master ..... Mimico.
P. N. Judah, Deputy Grand Master ..... Toronto.
J. H. Lubar, Grand Treasurer ..... Toronto.
E. J. T. Fisher, Grand Medical Referee ..... Toronto.
James F. Harper, Grand Secretary ..... Hamilton.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
Number of contracts in force 31st December, 1902	65	$46,000 00
Number of contracts taken during 1903 new or renewed	10	6,000 00
Gross number of contracts in force at any time during 1903	75	$52,000 00
Deductions:		
Contracts lapsed in 1903 — Number: 16 — Amount: $10,500 00		
Total deductions extended	16	$10,500 00
Net contracts in force 31st December 1903	59	$41,500 00

FUNERAL BENEFITS.

The Sick and Funeral Benefits are undertaken by the Subordinate Lodges, the membership of which at 31st December, 1903, was 102.

Number of members who died during 1903, none.

Amount of Funeral Benefits paid in 1903, none.

Total cash standing to credit of General Fund from which all benefits are paid, $51.98.

SICK BENEFITS.

Number of weeks' sickness experienced during 1903, 26.

Number of members who received Sick Benefits in 1903, 6.

Amount of benefits paid in 1903, $61.50.

Amount paid for medical attendance, $59.13.

Assets.

	Grand Body.
Cash in hands of Secretary and Treasurer	$115 63
Dues and assesements due and unpaid	31 15
Other assets	439 65
Total assets	$586 43

Liabilities.

Total liabilities	$298 27

Miscellaneous.

Assessments are made on the death of a member, and are payable one month from date of assessment.

The accounts of the Society were audited October 8th, 1903.

The books of account kept by the Society are: Ledgers and roll books of Grand Secretary and Treasurer.

Names and addresses of auditors of accounts of 1903: E. J. T. Fisher, P. H. Judah and W. Burly, of Toronto.

No changes were made during 1903 in the constitution and rules in relation to Insurance Certificates and Benefits.

No bonds are, as yet, given by the Grand Secretary or Grand Treasurer.

Cash Receipts.

	Grand Body	Subordinates
Charter fees	12 50	
Supplies sold	11 25	
Dues		22 00
Assessments	4 50	227 68
Per capita tax and levies	96 17	3 91
Total receipts	$124 42	$253 59

Cash Expenditure.

(a) *Expenses of Management.*

Charter fees		12 50
Commission		4 00
Registration fee	3 00	
Supplies bought	1 30	13 10
Travelling expenses	9 00	
Salaries	22 50	
Per capita tax and levies		110 05
Printing	4 00	5 00
Postage, etc	2 22	10 73
Rent, light, heat and taxes	1 50	38 00
Total expenses of management	$43 52	$193 38

(b) *Miscellaneous Expenditure.*

Sick benefits		61 50
Medical attendance		59 13
Total expenditure	$43 52	$314 01

MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Brantford, Ontario.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

James Thomas, President ..... Brantford.
Wm. R. Snodgrass, 1st Vice-President ..... Brantford.
J. E. Plows, 2nd Vice-President ..... Brantford.
Percy Gregory, Secretary ..... Brantford.
Franklin Grobb, Treasurer ..... Brantford.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.
The total membership at 31st December, 1903, was 754.
Number of members of the Society who died in 1903, 5.
Funeral Benefits were paid in 1903, amounting to $240.00.

SICK BENEFITS.

The Society undertakes Sick Benefits.
Number of members who received Sick Benefits during 1903, 128.
Total amount of Sick Benefits paid in 1903, $1,563.85.
Number of weeks' sickness experienced in 1903, 408.
Total amount to the credit of the Sick Benefit Fund at 31st December, 1903, $1,234.37.

ASSETS.

Cash value of bonds	$ 500 00
Cash deposited in Standard Bank, Brantford	1,234 37
Other assets	21 00
Total assets	$ 1,755 37

LIABILITIES.—None.

Miscellaneous.

Thirteen assessments were made in 1903 for the purpose of Funeral and Sick Benefits, payable every four weeks.

The Society's accounts for 1903 were audited January 22nd, 1904.

The following books of record and account are kept: Minute book, roll book and cash book.

Names and post office addresses of the Auditors for 1903 were as follows: S. G. Macklin and Charles Dennison, Brantford.

No changes were made in 1903 in the Constitution and Rules of the Society in relation to benefits.

Cash Receipts.

Cash balance from 1902 (not extended)	$ 830 32	
Cash received during 1903 from:		
Assessments		$ 2,219 65
Interest		20 00
Other sources		46 25
Total receipts		$ 2,285 90

Cash Expenditure.

(a) Expenses of Management.

Law costs	$ 1 50
Registration fee	10 00
Supplies bought	11 00
Officers' and auditors' fees	40 00
Printing, stationery, etc	14 50
Postage	1 00
Total expenses of management	$ 78 00

(b) Miscellaneous Expenditure.

Funeral benefits	240 00
Sick benefits	1,563 85
Total expenditure	$ 1,881 85

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 923 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

James Gray, President .....Toronto.
Chas. Savage, 1st Vice-President .....Toronto.
Thos. De Rose, 2nd Vice-President .....Toronto.
Thos. Carruthers, Secretary .....Toronto.
Wm. McLean, Treasurer .....Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.

The total membership was, at 31st December, 1903, 1,182.

Number of members who died during 1903, 10

Total amount of Funeral Benefits paid in 1903 in respect of deceased members, $600.

Number of members' wives who died in 1903, 5.

Amount of Funeral Benefits paid in 1903, in respect of deceased wives, $150.00.

Amount at the credit of the General Fund at 31st December, 1903, $518.04.

Funeral and Sick Benefits are paid out of the General Fund.

SICK BENEFITS.

The Society undertakes Sick Benefits.

Number of members who received Sick Benefits during 1903, 372.

Total amount of Sick Benefits paid in 1903, $3,165.50.

Number of weeks' sickness experienced in 1903, 1,082.

Nothing was paid out for medical attendance during 1903.

ASSETS.

Actual cash on hand	$ 133 37
Dominion Bank, Toronto	500 44
Total assets	$ 633 81

LIABILITIES.—None.

Miscellaneous.

No changes were made in 1903 in the organization and management of the Society.

Assessments were made every four weeks.

Thirteen assessments were made during 1903.

The accounts were audited July, 1903, January, 1904.

The following books are kept: Cash book, ledger and minute book.

The names and post office addresses of the Auditors for 1903, were: J. J. Holmes and L. E. Martin, Toronto.

Cash Receipts.

Cash balance rom 1902 (not extended)	$ 918 21	
Cash received during 1903:		
Assessments		$ 3,742 75
Interest		6 60
Total		$ 3,749 35

Cash Expenditure.

Cash paid during 1903 for:		
Law costs, affirmation fee		$ 1 00
Registration fee (renewal)		10 00
Secretary's and auditor's salary		70 00
Printing and postage		7 25
Other expenditure		1 00
Expenses of management		$ 89 25

(b) Miscellaneous Expenditure.

Funeral Benefits	750 00
Sick Benefits	3,165 50
Gratuities to distressed members	25 00
Other expenditures	4 00
Total expenditure	$ 4,033 75

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

L. V. Dusseau, President ..... Toronto.
J. B. Gauthier, Vice-President ..... Toronto.
L. Jules Lefebvre, Secretary ..... Toronto.
L. R. Archambault, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 61.

Two members died during 1903 and Funeral Benefits were paid amounting to $100.00.

Cash standing to credit of Funeral Fund at 31st December, 1903, $168.40.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Seven members received Sick Benefits during 1903.

Number of weeks' sickness experienced during 1903, 26 weeks.

Sick Benefits amounting to $78.00 were paid.

Cash standing to credit of Sick Benefit Fund at 31st December, 1903, $655.01.

ASSETS.

Cash on hand	$ 18 21
Cash in Union Bank of Canada	205 20
Total assets	600 00
Total assests	$ 823 41

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly. Payable first Monday in each month.

The Society's accounts were audited March, 1903, and January, 1904.

The books of record kept are a register, ledger, minute and cash book.

Names and addresses of the Auditors for 1903: J. D. Baron, and Jos. Sauriole, Toronto.

Cash Receipts.

Cash balance from 1902, (not extended)	$ 766 84.	
Cash received during 1903 from:		
Dues		$ 249 80
Interest		37 76
Total receipts		$ 287 56

Cash Expenditure.

Cash paid during 1903 for:

(a) Expenses of Management.

Registration fee		3 00
Rent, light, heat, etc		25 54
Salaries		24 00
Postage		45
Total expenses of management		$ 52 99
Funeral benefits		100 00
Sick benefits		78 00
Total expenditure		$ 230 99

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

Annual Statement for the Year Ending 31st December, 1903.

Head Office, Formosa, Ontario.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

John B. Goetz, President ..... Formosa.
Jno. Zimmer, Vice-President ..... Formosa.
Matthew Weiler, Secretary and Treasurer ..... Formosa.

Funeral and Sick Benefits.

Total membership of Society, 24.
No member died during 1903,
Amount paid for Funeral Benefits, Nil.
Number of members who received Sick Benefits in 1903, 2.
Number of weeks' sickness experienced in 1903, 2½.
Amount of benefits paid in 1903 to sick members, $9.50.
Total amount of cash to credit of Fund 31st December, 1903, $265.75.

Assets.

Actual cash on hand 31st December, 1903	$ 265 75
Total assets	$ 265 75

Liabilities.—None.

Miscellaneous.

Two assessments were made during 1903.

The books and accounts of the Society were duly audited January 6th, 1904.

The books of record or account kept by the Society are: Register of members, Secretary's cash book, Treasurer's cash book.

The names and addresses of the Auditors for 1903 were: Jno. Hilhelm, Formosa; Anthony Opperman, Formosa.

Cash Receipts.

Cash balances from 1902 (not extended)	$ 207 30	
Dues		$ 74 50
Interest		8 30
Total receipts		$ 82 80

Cash Expenditure.

Registration fee		$ 3 00
Salaries		7 00
Rent, etc.		2 25
Postage, telegrams and express		10
Other expenses		2 50
Total expenses of management		$ 14 85
(b) Miscellaneous Expenditure.		
Sick benefits		9 50
Total expenditure		$ 24 35

YOUNG MEN'S HEBREW ASSOCIATION OF TORONTO, No. 1.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, 208 Adelaide St. West, Toronto, Ontario.

Organized 2nd August, 1896; incorporated 25th November, 1896.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

S. Sevinsky, President ..... Toronto.
K. L. Sapera, Vice-President ..... Toronto
Elias Robinson, Secretary ..... Toronto.
Samuel Goldstein, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are not undertaken by the Society.
Total membership at 31st December, 1903, 60.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1903, 2.
Amount paid for Sick Benefits during 1903, $18.00.
Number of weeks' sickness experienced in 1903, 6.
Amount paid for medical attendance during 1903, $40.00.

ASSETS.

Cash on hand	$ 64 00
Cash in Imperial Bank	55 00
Total	$ 119 00

LIABILITIES.—None.

MISCELLANEOUS.

Dues are paid monthly by the members.
The accounts of the Society were audited on 6th January, 1904.
The books of record and account are: Minute book, cash book and ledger.
Names and addresses of the Auditors for 1903: W. Rubin and Isaac Freeman, Toronto.

Cash Receipts.

Cash balance from 1902 (not extended)	$ 126 01	
Cash received during 1903 from:		
Application and initiation fees		$ 37 50
Dues		360 00
Total receipts		$ 397 50

Cash Expenditure.

(a) Expenses of Management.

Law costs	$ 2 00
Registration fee	3 00
Printing, stationery and advertising	3 61
Postage, telegrams, express	25 00
Rent	261 00
Officers' salaries and officers' and auditors' fees	30 00
Sundries	30 00
Total expenses of management	$ 354 61

(b) Miscellaneous Expenditure.

Medical attendance	40 00
Sick benefits	18 00
Total expenditure	$ 412 61

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Toronto.

Incorporated, 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

K. Yaffe, President ..... Toronto.
J. Goldstein, Vice-President ..... Toronto.
Ph. Haberman, Treasurer ..... Toronto.
L. Waldman, Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 75.
Number of members' children who died during 1903, 6.
Amount of Funeral Benefits paid in respect of members' children during 1903, $45.50.
Total cash standing to credit of Sick and Funeral Fund,

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1903, 8.
Amount paid for Sick Benefits during 1903, $137.50.
Number of weeks' sickness experienced during 1903, 30.
Amount paid for medical attendance during 1903, $208.38.

ASSETS.

Value of Real Estate	$ 175 00
Cash in hands of Treasurer	30 99
Cash on deposit in Dominion Bank, Toronto	355 70
Total assets	$ 561 69

LIABILITIES.—None.

Miscellaneous.

Actions or proceedings instituted by or against the Society during 1903, none.

Assessments for purposes of benefits are made once or twice a year, if necessary.

No assessments were made during 1903.

The Society's accounts were duly audited 26th October, 1903.

Books of record kept by the Society are: Day book, cash book, ledger and record book.

The Auditors of accounts of 1903 were: K. Yaffe, A. Scher, and M Geberlig, all of Toronto.

No changes were made during 1903 in the organization, management, constitution and rules of the Society in relation to benefits.

Amount of bond of Treasurer, $25.00.

Cash Receipts.

Cash balance from 1902 (not extended)		$ 405 89
Cash received during 1903 from:		
Application fees	$ 34 00	
Initiation fees	20 00	
Dues	515 50	
Other sources	114 36	
Total receipts		$ 683 86

Cash Expenditure.

Cash paid during 1903 for:		
Law costs	$ 11 94	
Registration fee	3 00	
Rent, light and heat	62 50	
Officers' salaries	12 50	
Stationery and postage	31 99	
Total expenses of management		$ 121 93

Miscellaneous Expenditure.

Funeral Benefits	42 50	
Sick benefits	137 50	
Medical attendance	208 38	
Other expenditure	192 75	
Total expenditure		$ 703 06

LADIES' ORANGE BENEVOLENT ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1903.

Head Office, Dover Centre.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at 31st December, 1903, were as follows:

Miss Mary Cullum, R.W.G. Mistress	Toronto.
Mrs. Annie Perkins, D.G. Mistress	London.
Mrs. J. Miller, Junior D.G. Mistress	Ottawa.
Mrs. Alex. Longmoore, Grand Secretary	Dover Centre.
Mrs. Maria Yeates, Grand Treasurer	Sarnia.
Mrs. E. Cullum, Grand Chaplain	Toronto.

Funeral Benefits.

Funeral Benefits are undertaken by the Grand Lodge, with a membership of 433.

Number of members who died during 1903.—None.

Total amount of Funeral Benefits paid during 1903.—None.

Sick Benefits.

Sick Benefits are undertaken by the Subordinate Lodges.

Number of members who received Sick Benefits during 1903, 8.

Total amount of benefits paid in 1903, $56.00.

Number of weeks' sickness experienced in 1903, 25.

Amount paid for medical attendance in 1903, $100.86.

Assets.

	Subordinate Lodges.
Cash in bank	$ 462 33
Cash in treasurer's hands	176 91
Total assets	$ 639 24

Liabilities.

Aggregate amount of liabilities	$ 81 72
Total	$ 81 72

Miscellaneous.

During 1903 no changes were made in the constitution and rules in relation to benefits.

Number of members in Ontario at 31st December, 1903, 219.

Number of members in Ontario who died during 1903, 2.

Cash Receipts.

		Grand Lodge.	Subordinate Lodges.
Cash balance from 1902, (not extended)	$ 712 78		
Application fees			36 00
Initiation fees			33 00
Dues			492 34
Per capita tax and levies		87 20	
Interest and dividends			3 62
Supplies sold		14 90	
Charter fees		14 00	
All other sources		50	216 95
Total receipts		$156 00	$ 781 91

Cash Expenditure.

(a) *Expenses of Management.*

Per capita tax or levies for management			54 65
Registration fee		3 00	
Expenses of annual meeting		24 00	
Rent		3 00	219 50
Postage, telegrams and express		17 50	14 34
Salaries		15 00	2 25
Supplies bought			69 15
Printing, stationery and advertising		45 75	
Other expenses		80	329 27
Total expenses of management	$	109 05	$689 09

(b) *Miscellaneous Expenditure.*

Sick benefits			56 00
Medical attendance			100 80
Grand totals		$109 05	$845 95

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

William Gliddon, Chairman ..... Ottawa.
A. G. Kingston, Treasurer ..... Ottawa.
W. J. Lynch, Secretary ..... Ottawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowment or for Sick and Funeral Benefits in force 31st December, 1903, $54,800.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

Contracts for Insurance other than Endowments, Sick Benefits and Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1902	266	$ 53,200 00
Add contracts taken during 1903, new and renewed	17	3,400 00
Gross number and amount of contracts on foot at any time during 1903	283	$ 56,600 00

Deductions:	Number.	Amount.		
Contracts matured in 1903	4	$ 800 00		
Contracts lapsed in 1903	5	1,000 00		
Total deductions extended	9	$1,800 00	9	1,800 00
Net contracts on foot 31st December, 1903			274	$ 54,800 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash in Post Office Savings Bank, Ottawa	$ 2,541 97
	$ 2,541 97

VI. LIABILITIES.—No information.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1903. None.

The Society's books were duly audited on 31st March, 1904.

Names and post office addresses of the Auditors for 1903 were as follows: R. Devlin, G. A. Bell, and C. E. D. Chubbuck, all of Ottawa.

VIII. Cash Receipts.

Cash balance from 1902 (not extended)	$ 1,897 97	
Initiation fees		$ 8 00
Assessments		1,458 48
Interest and dividends		47 55
Total receipts		$ 1,514 03

Cash Expenditure.

Registration fee	$ 3 00
Salaries, officers' and auditors' fees	50 00
Printing, stationery, advertising and postage	17 03
Total expenses of management	$ 70 03

Miscellaneous Expenditure.

Life insurance claims	800 00
Total expenditure	$ 870 03

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Hamilton, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

M. J. O'Farrell, Provincial President ..... Ottawa.
Thomas O'Dowd, Provincial Secretary ..... Hamilton.
R. J. Slattery, Provincial Treasurer ..... Arnprior.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the subordinate divisions with a membership of 1,382.

Number of members of the Society who died during the year 1903, 4.

The total amount of Funeral Benefits paid during 1903, $1,600.00.

SICK BENEFITS.

Number of members who received Sick Benefits in 1903: Subordinate bodies, 82.

Total amount of Sick Benefits paid during 1903: Subordinate bodies, $2,361.65.

Number of weeks' sickness experienced in 1903: Subordinate bodies, 410.

Amount paid for medical attendance during 1903: Subordinate bodies, $1,114.00.

Total amount of cash standing to credit of Sick Benefit Fund, $5,503.27.

ASSETS.

Cash in bank, $2,478.75, in various banks to cre'it of subordinates, $5,503 27.

LIABILITIES.—NONE.

Miscellaneous.

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1903; payable 1st of January, April, July and October.

The books and accounts were duly audited in 1903, quarterly.

The books of record and account kept by the Society are: Day book and ledger.

Name of Auditor for 1903: M. J. O'Farrell, Ottawa.

Amount of bond of Grand Treasurer, $1,000.00.

Amount of bond of Grand Secretary, $2,000.00.

Cash Receipts.

Cash balance from 1902 (not extended) ..... $3,950 46.

	Grand Body.	Subordinate Bodies.
Cash received during 1903 from:		
Application fees Initiation fees Dues		8,878 97
Per capita tax	$ 562 17	
Assessments	3,282 23	
Supplies sold	122 80	
Interest		928 55
Total	$ 3,967 20	$ 9,807 52

Cash Expenditure.

(a) Expenses of Management.

Per capita tax	40 00	506 08
Law costs	20 00	
Registration fee	10 00	
Supplies bought		120 00
Travelling expenses	25 00	
Rent, light, heat and taxes		476 00
Officers' salaries and auditors' fees		598 85
Printing	155 05	
Postage	25 38	
Premiums for guarantee	25 00	
Total expenses of management	$ 300 43	$ 1,700 93

(b) Miscellaneous Expenditure.

Per capita tax	$ 269 00	278 50
Life insurance claims	1,600 00	
Funeral benefits		2,361 65
Sick benefits		1,114 00
Gratuities to distressed members		395 23
Other expenses		2,261 81
Total expenditure	$ 2,169 43	$ 8,112 12

HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

James McCaw, President	Irondale.
V. Green, Vice-President	Hamilton.
T. H. Cordner, Treasurer	Hamilton.
F. W. Sterrett, Secretary	Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1903, 400.
Two members died during 1903.
Amount of Funeral Benefits during 1903, $100.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1903, 76.
Amount paid for Sick Benefits during 1903, $1,090.00.
Number of weeks' sickness experienced during 1903, 218.
Amount paid for medical attendance during 1903, $333.75.
Amount of cash standing to credit of Sick Fund, $433.04.

ASSETS.

Cash on hand	$ 3 35
Cash in Bank of Hamilton	429 69
Total	$ 433 04

LIABILITIES.—None.

MISCELLANEOUS.

Dues are paid twice a month by the members.
The accounts of the Society were audited on 6th and 21st of each month.
The books of record and account are: Minute book, cash book, and ledger.
Names and addresses of the Auditors for 1903: James Colvin, W. H. McKenty.

Cash Receipts.

Cash balance from 1902 (not extended)	$ 99 55	
Cash received during 1903 from:		
Dues		$ 2,017 38
Interest		7 66
Total receipts		$ 2,025 04

Cash Expenditure.

(a) *Expenses of Management.*

Registration fee	$ 3 00
Printing, stationery and advertising	6 30
Officers' salaries and officers' and auditors' fees	126 00
Total expenses of management	$ 135 30

(b) *Miscellaneous Expenditure.*

Funeral Benefits	100 00
Medical attendance	353 75
Sick Benefits	1,090 00
Refunds	12 50
Total expenditure	$ 1,691 55

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1903.

Head Office, Brantford, Ont.

Organized 24th August, 1899: incorporated 6th September, 1899.

The Executive Officers of the Society at 31st December, 1903, were as follows:

W. J. Verity, Honorary President	Brantford
R. Cooper, President	Brantford.
L. J. Braund, 1st Vice-President	Brantford.
W. Carley, 2nd Vice-President	Brantford.
Chas. Carter, Secretary	Brantford.
Verity Plow Co., Treasurer	Brantford.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 358.

Number of members died during 1903, none.

Amount paid for Funeral Benefits, none.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members of the Society who received Sick Benefits during 1903, 77.

Amount of benefits paid during 1903, $982.41.

Number of weeks' sickness experienced in 1903, 334 2-3.

Total amount to credit of Sick Benefit Fund, $403.14.

ASSETS.

Cash held by Treasurer (Verity Plow Co)	$ 403 14
Total	$ 403 14

LIABILITIES.—None.

Miscellaneous.

Assessments are made monthly.

Number of such assessments made during 1903, 12.

The Society's accounts were audited January 23rd, 1904.

Names and addresses of the Auditors of accounts for 1903: H. Bond and Andrew Simpson.

Books of record and account kept: Assessment roll, cash books, ledger and minute book.

No changes were made during 1903 in the organization or management or in the Constitution and rules in relation to benefits.

Cash Receipts.

Cash balance from 1902 (not extended)	$ 493 70	
Cash received during 1903 from:		
Dues		$ 942 75
Interest and dividends		28 85
Total		$ 971 60

Cash Expenditure.

Cash paid during 1903 for:		
Registration fee		$ 3 00
Law costs		50
Officers' salaries, etc		33 30
Printing, stationery and advertising		11 25
Supplies		50
Expenses of management		$ 48 55

Miscellaneous Expenditure.

Sick Benefits	982 41
Other expenditure	5 00
Grand totals	$ 1,035 96

ORANGE YOUNG BRITON LODGE No. 33.

Corporate Name: "Lodge No. 33, L. O. Y. B." (Incorporation Certificate No. 263.)

Annual Statement for the Year Ending 31st December, 1903.

Head Office, Lewis Street, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 31st November, 1895.

The Executive Officers of the Society at the 31st December, 1903, were as follows:

Wm. Garvin, Worshipful Master	Ottawa.
Jos. Leslie, Deputy Master	Ottawa.
W. J. Kissick, Secretary	Ottawa.
Jas. Carley, Treasurer	Ottawa.

Funeral Benefits.

Number of members who died during 1903. None.

Sick Benefits.

Sick Benefits are undertaken by the Society, with a membership of

Number of members of the Society who received Sick Benefits during 1903, 3.

Total amount of benefits paid in 1903, $45.

Number of weeks' sickness experienced in 1903, 15.

Total amount of cash standing to credit of Sick Fund at 31st December, 1903, $302.30.

Assets.

Cash in hands of Treasurer	$ 302 30

Liabilities.—No information.

Miscellaneous.

The Society's accounts were duly audited for 1903 on January 5th.
Names and addresses of Auditors: John Carleton and Ed. Ashe, Ottawa.

Cash Receipts.

Cash balance from 1902 (not extended)	$ 31 68	
Dues		$ 142 90
Application and initiation fees		13 50
Supplies sold		29 15
Other sources		5 42
Total receipts		$ 190 97

Cash Expenditure.

Cash paid during 1903 for:

(a) Expenses of Management.

Per capita tax or levies for management	18 60
Registration fee	3 00
Supplies bought	36 45
Travelling expenses	30 00
Rent, light, heat and taxes	20 00
Printing, postage, etc	8 40
Other expenses	20 00
Paid to sick fund	57 16
Total expenses of management	$ 193 61

(b) Miscellaneous Expenditure.

Sick benefits	45 00
Total expenditure	$ 238 61

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA SANTISSIMA.

Date of application for registry, 14th March, 1904.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 14th day of March, 1904, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.* The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of La Congregazione della Immacolata Concezione di Maria Santissima.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

Date of application for registry, 29th August, 1904.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 29th day of August, 1904, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed, are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the Polson Iron Works' Benefit Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1. is declared to be a true copy of the Rules and By-laws of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES :

SHOWING

Life Insurance ; Sick and Funeral Benefits ; Membership ; Assets and Liabilities.

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1903.	Number of certificates in force anywhere at 31st December, 1903.	Amount of insurance in force anywhere at 31st December, 1903.	Number of claims matured in Ontario during 1903.	Amount of insurance benefits paid in Ontario during 1903.	Amount of disability benefits paid in Ontario during 1903.	Assets in Ontario at 31st December, 1903.	Liabilities in Ontario at 31st December, 1903.	Total assets anywhere at 31st December, 1903.	Total liabilities anywhere at 31st December, 1903.
			$ c.		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Chosen Friends, Grand Council, Canadian Order	23,766	25,324	25,645,510 60	150	169,349 94	5,923 60	457,128 85	28,481 94	457,428 95	28,484 94
Civil Service Mutual Benefit Society	274	274	54,800 00	4	800 00	.....	2,541 97	.....	2,541 97	.....
Commercial Travellers' Association of Canada	6,103	6,403	3,518,535 00	53	39,260 00	.....	114,462 22	.....	114,462 22	.....
Commercial Travellers' M. B. Society of Western Ontario	765	765	585,225 00	14	11,075 00	.....	12,938 13	765 00	12,938 13	765 00
Federated Letter Carriers	200	372	.....	2	734 00	.....	1,308 73	.....	1,308 73	.....
Foresters, Canadian Order	31,103	52,160	52,898,000 00	162	163,010 86	.....	1,542,087 67	18,495 81	1,588,347 09	19,195 81
Foresters, Catholic Order	7,513	112,608	120,274,100 00	44	14,000 00	.....	.....	.....	621,723 91	106,900 25
Hamilton Police Benefit Fund	51	51	.....	1	.....	438 00	24,126 83	1,519 80	24,126 83	1,519 80
Home Circles, Canadian Order of	15,036	16,394	23,356,820 00	113	197,713 32	5,138 00	290,528 97	27,772 15	290,528 97	27,772 15
Knights of the Maccabees, Supreme Tent	18,269	341,304	429,829,826 67	115	117,272 23	8,900 00	.....	.....	3,661,976 78	482,156 40
Knights of Pythias, Grand Lodge	1,636	63,561	105,736,000 00	4	.....	1,000 00	.....	.....	775,631 64	.....
Knights of St. John and Malta	221	2,706	3,182,500 00	2	.....	.....	.....	.....	20,289 26	24,000 00
London Police Benefit Fund	42	42	.....	.....	.....	952 64	20,284 91	4,209 95	20,284 91	4,209 95
Mutual Masonic Compact	120	120	12,000 00	3	300 00	.....	352 14	.....	352 14	.....
Oddfellows, Canadian Order	3,950	3,733	2,698,050 00	36	24,250 00	100 00	10,866 14	242 38	40,866 14	242 38
Oddfellows' Relief Association	10,727	15,814	20,087,250 00	82	93,500 00	1,500 00	306,984 73	18,000 00	347,949 18	18,000 00
Orange Grand Lodge of B.A	65,000	3,585	3,585,000 00	33	33,000 00	.....	4,260 18	4,000 00	4,260 18	4,000 00
Royal Arcanum	3,667	283,089	653,319,000 00	48	126,900 00	.....	.....	.....	3,531,405 72	818,391 84
Royal Templars of Temperance, Supreme Body	8,046	6,399	7,956,500 00	58	81,385 51	.....	.....	.....	113,271 94	11,833 34
Societe des Artisans, Canadiens Francais	756	19,712	19,260,900 00	12	11,000 00	2,923 72	.....	.....	500,694 30	20,000 00
Sons of England	11,826	3,858	3,859,100 00	23	20,900 00	550 00	64,017 01	2,273 75	64,017 01	2,273 75
Sons of Scotland	6,713	7,560	5,871,500 00	58	51,956 33	.....	165,235 12	3,250 00	165 235 12	3,250 00
St. Joseph, Union of, Ottawa	3,693	8,389	7,345,040 00	22	20,208 09	.....	99,110 91	7,285 83	99,110 91	7,285 83
Toronto Firemen's Benefit Fund	180	180	.....	1	825 06	201 96	32,762 50	.....	32,762 50	.....
Toronto Police Benefit Fund	302	302	.....	2	2,000 00	8,329 40	188,662 23	68,790 40	788,662 23	68,790 40
United Workmen, Ancient Order	14,422	46,125	72,388,500 00	429	742,800 00	.....	561,663 85	114,285 89	561,663 85	114,285 89
United Protestant Benevolent Association	102	59	41,500 00	.....	.....	61 50	586 43	298 27	586 43	298 27
Totals	264,783	1,070,889	1,561,535,957 27	1,471	1,982,240 34	39,018 82	4,230,209 62	299,701 17	13,745,727 04	1,764,286 00

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1903.	Number of members who died during 1903. (†Member's children; **members' wives.)	Amount paid for funeral benefits. (†Members' children; **members' wives.)	Number of members sick during 1903.	Number of weeks' sickness experienced during 1903.	Amount paid for sick benefits during 1903.	Amount paid for medical attendance during 1903.	Amount paid for special relief during 1903.	Assets at 31st December, 1903.	Liabilities at 31st December, 1903.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
H. M. Army and Navy Veterans Society (Toronto)	105	3	150 00	.....	.....	.....	.....	26 00	1,995 51	Nil.
" " " (Hamilton)	66	3	240 00	.....	.....	.....	68 50	10 00	634 44	Nil.
Bain Wagon Co. Employees' M.B. Association	248	.....	.....	79	212	605 99	.....	.....	317 01	
Bank of B.N.A, Widows' and Orphans' Fund	259	.....	.....	.....	.....	.....	.....	3,432 48	108,488 93	Nil.
Bartenders Benevolent Association	68	2	200 00	9	26	100 00	80 58	.....	468 31	Nil.
Bertram Engine Works Co. M.B. Association	130	.....	.....	30	57	310 70	187 10	.....	138 96	Nil.
Bricklayers and Masons Union No. 1 of Ontario	200	2	200 00	.....	.....	.....	.....	.....	877 04	
Brown Brothers, Limited, Employees' B. Society	51	.....	.....	1	1	4 00	.....	.....	270 77	
Chosen Friends, Canadian Order of*	.....	13	650 00	900	3,727	14,916 70	.....	.....	.....	
Canada Foundry Co. Employees' M.B. Society	912	4	120 00	84	382	1,123 01	815 00	10 00	1,649 69	Nil.
Canada Atlantic Ry. Employees' S. and D. Society	78	.....	.....	9	.....	78 50	.....	.....	249 29	
Canada Furniture Manufacturers, Limited, Employees' B. Society	320	.....	.....	35	132	354 50	318 00	35 00	472 59	
Cigarmakers' Union No. 27, Toronto	293	5	1,250 00	68	257	1,283 05	.....	81 50	3,888 69	
Cigarmakers' Union No. 55, Hamilton	217	1	{ 440 00 / 550 00 }	21	105	504 85	.....	.....	2,770 40	
Cigarmakers' Union No. 59, Brantford	.....	.....	40 00	2	2	19 97	.....	.....	280 93	Nil.
Cobban Mfg Co's. Employees' M.B. Society	141	2	60 00	30	108	354 00	.....	.....	100 00	
Cockshutt Plow Co. Relief Association	275	1	40 00	54	175	618 75	.....	100 00	185 18	
Daughters and Maids of England, Grand Lodge	1,208	10	400 00	.....	.....	.....	.....	.....	3,199 84	
" " " Subordinate	.....	.....	.....	158	615	1,519 91	1,489 64	.....	3,462 93	
" " " Juvenile	.....	.....	.....	15	41	57 25	171 02	.....	840 39	
Dominion Expressmen's S.B. Association	263	.....	.....	51	199	1,193 03	.....	.....	2,279 35	
Foresters, Canadian Order, High Court*	.....	.....	4,740 00	.....	.....	89,611 00	.....	.....	.....	
" " " Subordinate Courts*	.....	270	1,106 60	1,100	20,582	.....	12,538 93	.....	79,646 14	
Gendron Mfg Co's. Employees' M B. Society	122	.....	.....	48	84	541 78	42 00	.....	187 62	
Globe Printing Co's. Employees B Society	74	1	100 00	14	74	275 00	.....	.....	1,023 28	Nil.
Gutta Percha & Rubber Mfg. Co. Employees' S.B. Society	176	.....	.....	22	73	313 60	.....	.....	315 08	Nil.
Hamilton Steel and Iron Co's. Employees' B. Society	400	2	100 00	76	218	1,090 00	853 75	.....	433 04	
Heintzman & Co's. Employees' Benefit Society	133	1	25 00	25	145	592 50	.....	.....	70 06	
Hibernians, Ancient Order of	1,382	4	1,600 00	82	410	2,361 65	1,114 00	395 23	7,982 02	Nil.
Home Circles, Canadian Order, Supreme Body*	.....	.....	.....	134	667	2,668 00	.....	.....	.....	
Irish Catholic Benevolent Union, Grand Body	395	5	500 00	.....	.....	.....	.....	.....	882 28	
" " " Subordinate Bodies	.....	.....	.....	57	189	719 00	265 25	.....	1,911 90	
Italian Benevolent Society (Umberto Primo)	67	1	114 00	11	58	175 08	63 00	.....	1,283 68	
Italian Workingmen's Association of Ontario	25	**1	**25 00	4	12	48 50	30 00	.....	168 18	Nil.
Karn & Co's. Employees' M. B. Association	108	.....	.....	32	84	244 85	108 75	.....	121 45	
Knights of the Maccabees*	.....	53	2,650 00	2,811	13,150	65,692 75	.....	6,367 35	.....	
Knights of Pythias, Subordinate Lodges*	.....	12	1,178 50	65	360	2,729 24	810 76	.....	21,843 62	185 75

Knights of St. John, Ontario Grand Commandery, Grand Body											
" " " Subordinate Bodies	171			22	51	204 00	172 50			579 52	
" " " Auxiliary Bodies	94	1	50 00	12	57	141 00	79 50			181 10	
Ladies Orange Benevolent Association, Grand Body	433	2									
" " " " Subordinate Bodies				8	25	56 00	100 86			639 24	81 72
Loyal Orange Young Briton Lodge, No. 33	109			3	15	45 00			10 00	302 30	
Loyal True Blue Association, Grand Body	4,083	29	1,900 00				28 63			19,934 73	60 68
" " " " Subordinate Bodies				21	31	71 50	606 33		160 05	11,562 83	1,004 98
Massey-Harris (Toronto) Employees' M. B. Society	1,182	{**5 10	**150 00 600 00	372	1,082	3,165 50			25 00	633 81	Nil.
Massey-Harris (Brantford) Relief Association	754	5	240 00	128	408	1,563 85				1,755 37	Nil.
Methodist Book and Publishing House Employees' B. Society	127	1	75 00	28	74	346 00				544 52	
Oddfellows, Canadian Order, Grand Lodge*		{**18 36	**150 00 1,800 00	21	77	267 02					
" " " Subordinate Lodges				394	1,624	4,125 57	3,044 25			25,223 53	1,262 33
" Independent Order, Grand Lodge	28,633	218	**525 45							12,251 45	2,582 19
" " " Subordinate Lodges			8,440 78	2,811	2,713	57,716 72	10,389 33		4,012 63	1,252,260 13	13,268 53
" Manchester Unity, Independent Order	265	{**2 2	**100 00 180 00	2	36	132 22				4,021 59	
" " " Subordinate Lodges				45	191	718 60	299 51			3,018 67	
Orange Grand Lodge, Ontario West, Grand Lodge	22,500	205	510 50	86	318	1,390 50	2,659 38			1,470 87	
Ottawa Typographical Union No. 102	300			15	45	180 00				818 10	Nil.
Ottawa Unity Protestant Benefit Society	272	7	160 00	19	162	438 00	142 86		5 00	1,320 78	
Postal Benefit Association, Toronto	92	2	200 00							453 84	Nil.
Royal Templars of Temperance, Grand Council*		8	450 00	140	610	2,560 10					
Sanctuary Robin Hood, A.O.S.	31	1	50 00	5	20	38 16	12 00			828 48	
Societe des Artisans Canadiens Francais, Supreme*				2,595	14,949	59,798 48					
Sons of England, Grand Lodge*		{†45 **71 116	†675 00 **3,300 00 11,350 00	2,228	10,206				33 00		
" Subordinate Lodges*						28,790 22	19,515 76			95,766 24	1,761 12
" Juvenile Lodges*		4	10 00			564 28	651 09			3,638 90	25 32
Sons of Ireland Protestant Association	283	3	300 00	18	72	184 27	508 43			820 47	100 00
Sons of Scotland Benevolent Association*						1,046 23					
St. Boniface Benefit Society	228	2	50 00	14	145	579 75	42 00			758 26	Nil.
St. Jean Baptiste Society, Ottawa	361	{**3 4	**225 00 1,600 00			1,113 55			18 00	4,719 47	
St. Joseph, Union of, Ottawa, Supreme Body*			**3,340 00	1,105	3,893	19,091 33					
St. Joseph Mutual Benefit Society (Toronto)	61	2	100 00	7	26	78 00				823 41	
St. Joseph Aid Society of Formosa	24			2	3	9 50				265 75	Nil.
St. Luke Benefit Society of Amherstburg	36			5	16	64 00				111 45	
Theatrical Mechanical Association, Toronto	102			12	72	241 00	131 00			7,009 78	Nil.
Toronto Civic Employees' Benevolent Association	102	1	25 00			373 65					
Toronto Hebrew Benevolent Society	75	†6	†12 50	8	30	137 50	208 38		10 00	536 59	Nil.
Toronto Musical Protective Association	435	1	25 00	31	142	425 61				3,451 10	Nil.
Toronto Railway Employees' Union and B. Society	962	4	250 00	58	180	187 00	137 50		153 45	3,041 05	Nil.
Toronto Typographical Union, No. 91	700	6	240 00	60	247	735 00				2,721 29	Nil.
United Daughters of Chatham	34			7	14	19 00				458 61	
United Protestant Benevolent Association*				6	26	61 50	59 13				
Verity Plow Company Relief Association	358			77	335	982 41				403 14	
Victoria Lodge No. 7, Good Samaritans	25	1	25 00	6	16	46 50			5 35	41 37	
Vittorio Emmanuele III. Society	18	**1	**18 00	10	14	70 00	51 00			69 40	
W. & J. G. Greey's Employees' M.S.B. Society	110			28	191	707 92				21 07	
Young Men's Hebrew Association	60			2	6	18 00	40 00			119 00	Nil.
Totals	71,312	1,218	53,666 33	19,477	80,257	378,924 93	57,175 72		14,890 04	1,711,015 91	20,332 62

*Included in membership in Table I.

APPENDIX.

To the Detailed Report (1904) of the Inspector of Insurance and Registrar of Friendly Societies.

A. On the Improved Financial Status of Mutual Fire Insurance Companies in the Province of Ontario: An Address delivered by Mr. J. Howard Hunter, M. A., K. C., Inspector of Insurance, at the Annual Meeting of the Mutual Fire Underwriters' Association held at the Parliament Buildings, Toronto, 12th February, 1904.

B. Amendment by Friendly Society of its Rules respecting Benefits: (Unreported Case) *Armstrong* v. *Toronto Police Benefit Fund,* H. C. J. 30th April 1901, Street, J., affirmed by Court of Appeal, 24th December 1902.

C. On recent enactments affecting Friendly Societies; Premium Rates for Friendly Society Insurance:—Address by Mr. J. Howard Hunter, M. A., K. C., Registrar of Friendly Societies, delivered at the Thirteenth Annual Session of the Canadian Fraternal Association, Toronto, 29th April 1904.

D. The Average known as "The Expectancy" or "Expectation of Life" is not to be used for calculating premium rates, or for any financial application of Mortality Tables: Cautions from leading authorities.

APPENDIX TO THE DETAILED REPORT (1904) OF THE INSPECTOR OF INSURANCE AND REGISTRAR OF FRIENDLY SOCIETIES.

A.

[Proceedings of The Mutual Fire Underwriters' Association of Ontario.]

Address on the "Improved Financial Status of Mutual Fire Insurance Companies in the Province of Ontario."

Delivered by Mr. J. Howard Hunter, M. A., K. C., Inspector of Insurance, at the Annual Meeting of the Mutual Fire Underwriters' Association, held in the Railway Committee Room of the Parliament Buildings, Toronto, Friday, February 12th, 1904.

President McEwing presented Mr. Hunter.

Mr. Hunter,—Mr. President and Gentlemen,—Your esteemed Secretary, Mr. Black, came rather unexpectedly to me in the midst of business yesterday afternoon, and reminded me that a meeting of the Mutual Fire Underwriters' Association was, according to time-honored custom, due to be held to-day and to-morrow, and he asked me to say a few words to you. I explained to Mr. Black that there was great pressure of official business on me now; but he thought that as we were such old friends I would have no difficulty in speaking to you on some subject that would be of interest to you. I enquired from him what subject he would suggest? He thought it would be of interest to you all if I gave you a short sketch, from memory, of the financial development of mutual fire insurance in this Province, that is the development of the financial status.

The financial history of mutual insurance in this Province has never been published, and the early records are stored away in the older parts of our libraries. Mutual insurance in this Province has now become a venerable institution. It is nearly seventy years of age; but I do not think the words of the Psalmist would apply to it in the sense that its energies are exhausted at seventy, nor do I think they are likely to be exhausted at eighty years of age. I think it still has a long life before it and a field of great usefulness. The important point is that we make carefully the amendments that are necessary to keep the institution of mutual fire insurance in touch with the new order of things growing up day by day. The world is moving, and moving very rapidly; and we must take account of what will satisfy the world's wants.

Mutual insurance was established in this Province by a general Act of 1836, and that Act was considered a very bold move. The Bill which established mutual insurance was assented to by Sir Francis Bond Head, the then Governor of the Province of Upper Canada, without reserving the Bill for Royal Assent or reserving it for the consideration of the Home Office. The Home Office had its breath taken away by Sir Francis' assent to such a radical measure without referring to them. At that time, you will observe, only one fire insurance company of domestic growth was in operation in this Province. Only one—The British America Assurance Company, established in 1833 as a joint stock company, which of course it still is. The

Colonial Office was then administered by Lord Glenelg, a very competent critic on financial matters. He did not veto the Mutual Fire Insurance Bill, but he offered some valuable criticisms on the Bill and on its probable operation. Perhaps it would be of interest to you to know the member who introduced that Bill. It was Mr. Wilkinson that introduced the Bill, and it was seconded by Mr. Roblin, of Prince Edward County. It received the general approval of the House of Assembly, passed its final reading with an opposition of only two votes, and went to the Legislative Council. It hung fire there for a time. The members of the Legislative Council were rather timid on the subject, but they finally agreed to the Bill, and, through Sir Francis Head, it received the Royal Assent. That Bill, or that Act as it had now become, provided for the establishment of one mutual fire insurance company for each of the Districts into which the Province was then divided. You will remember that in its earlier history the Province was divided into a number of Districts, such as the Home District (in which Toronto was situated), the Gore District, the Midland District and the Niagara District. This Act enabled the freeholders of each District to form a mutual fire insurance company for such District. Only one company could be established in each District, and the business of that company was confined to that District. An attempt was made in the House to relax the later restriction, but it was voted down by a large majority. There are several interesting features in that old Act, and some of them persist in the law to this day. Take for instance the qualification of $800 insurance for a Director. This is included in section 117 of the present Ontario Insurance Act. Some of the features of that old Act, however, did not work very well. The financial scheme is very interesting. Those pioneers were tramping the snow and making a track for you; and it is remarkable, considering everything, how well they planned their sections. The premium note was an essential feature; but there was a provision in the Act enacting that at the time of taking the premium note five per cent. of it must be paid. They recognized the danger of depending altogether upon assessments. They particularly had in view the danger of being left without ready money. In addition to the premium note, such as you are using, there was a statutory liability, amounting to five per cent. of the insurance, if the premium note were exhausted. That has been dropped out. It was found to be unnecessary, and to be a dangerous liability. I have said that Toronto was in the Home District. Under this old Act, Francis Hincks, a bright young man, who afterwards became famous in our financial affairs as Sir Francis Hincks, started the Home District Insurance Company, and continued to act as its Manager until he became Inspector-General in the Government of the old Province of Canada. It was he that financed the Government end of the Grand Trunk Railway in 1853. The Honourable John McMurrich was President of the Home District Insurance Company for the last twenty-five years of its existence. At last he informed me that in his opinion there was no longer any public necessity for it. It was established at a time when there was no insurance of a cheap kind in this part of the Province. That Company had an honorable,—a most honorable record. Of all those early mutual companies, every one of which had a most interesting history, there is only one surviving to-day,—The Gore District Mutual Fire Insurance Company. It is now more than sixty-five years of age. It is the oldest domestic insurance company of any kind surviving in Ontario except the British America Assurance Company, which was established in 1833. Now, I think that is a record to be very proud of, and it is a strong answer to those who say that there is some inherent weakness in mutual insurance. The Gore District is not a

joint stock company; but it has seen joint stock companies come into existence, go into operation, and go to their burials; and the Gore District is still in full vigor, still growing in strength, and still showing that mutual insurance may be good insurance. Mutual fire insurance has very delicate machinery, more delicate I think than that of the joint stock companies; but, with careful management, and within proper limits, it is just as safe for the public. A very different doctrine prevailed when I first took office as Inspector of Insurance. Then the whole drift of public opinion was to turn the mutual companies into joint stock companies. I said then what I say to-day,—that it is not a question of inherent weakness, but a question of resources and of good management or bad management. Bad management will ruin a joint stock company just as quickly as it will ruin a mutual company. The early history of mutual insurance is full of instruction for us. One great difficulty in the early days was to get payments from the members fast enough to pay the losses. Many of the members neglected to pay. This early Act of which I spoke foresaw that there would be trouble. The Act provided that, if calls on the premium note were not met in thirty days, the Company could sue for the whole of the uncollected part of the premium note, pay the maker's liability out of what it had collected, and hold the balance in trust for that neglectful member until his policy expired. Then the Company had to hand over the balance if no losses happened. Another Parliament found it necessary to provide additional security. It fastened the premium note as a lien on the farm where the insured buildings were. That of course secured the company. It could sell the farm and all the holding in order to get its assessment; but the lien gave endless trouble. It was not safe to buy a farm on which there was mutual insurance; the title was not safe. After many years of trial, that provision was abandoned. I am pointing these things out to you to show you that even in the early days it was never the intention to rest upon the sole security of future assessments; and you see there was always a security for the assessments. The insurance was not given without a substantial sum in advance. There is the weak spot in the financial management of some of the companies that are represented here to-day;—they take nothing at the time of insuring. They give their policy holders six months' or nine months' credit, and depend upon the chance of collecting the assessments. They may collect them, and then again they may not. The man has had the protection afforded by the insurance, but the company has not had the consideration for that protection. If any member fails to pay what he owes the company, that amount is taxed over again on the men who have already paid. A great number of the old companies have passed through all that. I am pointing this out because it is a weak spot to-day in many companies. Many companies that have tried it have abandoned it. Some of the companies never allowed it to creep in. The Westminster Mutual is a hale veteran, about fifty years of age. I do not think that Company ever had to go to the bank for accommodation. It has always met its liabilities and always had something to the good. I remember on one occasion a deputation representing the Westminster Mutual came to me to ask my advice because they had so much money ahead. I spoke to them very frankly. You know how frank I am. ("Hear, Hear" and laughter.) There is not very often a mistake about my meaning. I gave them distinctly to understand that they had not too much ahead, and sent them home. It was not a month after that when a storm passed over their section of the Province that caused them a loss of $10,000.

PRESIDENT—You did not send that storm to relieve them of their cash?

MR. HUNTER—That is what it is to be a politician. Your President thinks he can get behind even the lightning.

Now, in connection with your surplus moneys I desire to say a few words. I see from your Annual Statements for the year 1903 that most of you have had a good year. The liabilities of the companies are mostly "Nil," with good sums in bank and investments besides. I desire to say something about investments. You will notice in the section of the Act respecting permissible investments (section 92 as amended by 1 Ed. VII., c. 21, s. 4), that a very wide selection is permitted. Of course it is not intended that you will suspend your own judgment in selecting investments. The enactment distinctly states that the investments must be "in other respects reasonable and proper." A fire insurance company with investments must keep itself in this position,—its investments must be easily realizable if anything happens. Most of the companies keep a large sum in the bank. It is prudent to have a substantial sum in the bank earning 3 per cent., and I have no doubt you have made arrangements to that effect,— but there is a point at which you might safely look for a better paying investment. Municipal bonds are as a general rule a good investment. If anything happened necessitating your selling them, you would have no difficulty in selling them at what they cost you, or better. You might get 4 per cent., interest, or better, on them. There is no one, I think, in this room so competent to speak on the subject of investments as my old friend, Mr. Strong, the veteran Manager of the Gore District Mutual. I have had the scrutiny of his investments for nearly a quarter of a century, and I must say that I consider his sagacity in selecting investments one of the most remarkable things I have ever met with. I may be wrong, but at the present moment I do not remember that his company has lost one cent in nearly a quarter of a century through his investments. If you went to his office inspecting, as I do, he would produce for you a stack of mortgages half as high as himself. I have gone over them most carefully, to see if the interest is paid regularly, and to see if everything else is in proper shape, and I have always found it so. Mr. Strong has made a lot of money for his Company. It is a very easy matter to put money into mortgages, but how Mr. Strong has managed that the mortgagors are persons who always meet their liabilities, I do not know. Of course he probably knows every man. That gives him a great advantage. He knows where to place his money so that it is absolutely secured. Carefully selected municipal investments form one of his investments. If you examine the statement of the Gore District Mutual, you will see the large revenue that company draws from these investments. While Mr. Strong is with us, (for I am very sorry to learn that he talks of withdrawing from the profession altogether,) while he is still among us, I for one would greatly like a few remarks from him on the question of judicious investing of the surplus moneys of insurance companies. Personally I have never had that experience. I can tell in a very short time when you are going wrong; I have no difficulty there. But that is a very different matter from managing, from inside the office, the investments of the company. The day will soon be here, I hope, when you will all have money to invest. The day will soon come, I hope, when you will not longer have to go down on your knees to any bank. You are financial companies. You should not have to crave for a loan, and be at the mercy of the money-lender. You should all be past that stage; and if you desire to retain the public confidence you should have a substantial reserve. The day for passing the hat

has gone. Take the case of the City of Baltimore and its recent great loss. What would happen if the sufferers there had to wait until the insurance companies scrambled around trying to get money to pay their losses? The City would never be rebuilt! When your people have had a bad fire in their home or farm buildings, they need the insurance money quickly. It is true *The Ontario Insurance Act* gives the companies 60 days in which to pay losses; but I would say to you that if you are satisfied as to it being a bona fide claim and a case of destitution, do not delay in paying. You will strengthen your hands by early payment. I know there are cases in which fraud is tried on the company; and in such cases I say "Fight to the bitter end. Take advantage of everything the Act allows you." Many of you gentlemen have had large experience in these matters. If the loss is an honest loss, and the amount claimed is reasonably proved, and it is a case of destitution, do not wait the 60 days. It will strengthen you with the community when they learn that you are doing better than the law compels you to do. Now, how can a company, depending upon assessments and passing the hat when claims arise, how can such a company be in a position to do its duty to the community? It is not in a financial position to do its duty. Then, there is one thing you should never, as Directors, be compelled to do; and that is to give your personal security to a bank or money-lender for the company's liabilities. That was never intended by the Act, and it is not in any sense necessary. Some Directors have, through lack of moral courage, given their personal notes, and have had to pay these notes personally, and they deserved all they got. I say that when Directors put a company into such a position, they deserve all they get. They should provide for the wants of their company better. In singling out some of the old companies, I am doing so just to give you examples. We have here to-day the representatives of a great many old companies which have earned the respect of all by their honourable dealings. We cannot in Ontario treat mutual fire insurance as an experiment.

It may be interesting if I mention this fact to you. Last spring there came here a representative of the farmers of New Zealand,—Mr. Edwin Hall, the Secretary of the Farmers' Union of New Zealand. That is a very important body in New Zealand. They sent Mr. Hall here as their representative to learn all he could about our system of mutual fire insurance. He stayed here for some days and I went over the subject with him and gave him all the information and all the material I could. They had only joint stock companies in New Zealand. He went back to New Zealand, and Mr. Matthew Kirkbride, the President of the Farmers' Union and a member of the House of Representatives of that country, introduced a Bill largely on the lines of *The Ontario Insurance Act*. The Bill was received with great favor, and Mr. Kirkbride carried the Bill through the House and it is now law in that country. They are very anxious to hear what you are doing here. They are following in your footsteps. I have sent them quantities of literature which will be very helpful to them, and anything you would send them bearing on the question of mutual fire insurance would, I know, be thankfully received. You see how your good work tells! There is an important colony of the British Empire into which our system of mutual fire insurance has been transplanted! Of course the New Zealand joint stock companies financed to the best of their judgment; but the rates there to-day are sometimes like the rates that prevailed in Upper Canada before the mutual insurance companies came into existence. Joint stock companies are at a great disadvantage in dealing with agricultural insurance. There are

various elements entering into the question. But the mutual companies are on the ground, and their expenses are almost nothing. Your Directors serve for almost nothing. All these things enter into the question of insurance, with the result that in the early days Ontario farmers were paying in some cases as high as $1.25, or more, per $100 per annum; whereas now they are getting insurance on the mutual system in many cases for 25 cents per $100 per annum. Whether those in New Zealand, will be able to do as well time alone will tell. I have tried to start them well. I have given them all the information and all assistance in my power. I thought that this transplanting of our system to New Zealand would be an interesting and pleasing fact for you to know.

Mr. Black—Shall we send them some of our reports?

Mr. Hunter—I assure you they will be highly pleased to receive from you anything that will assist them in their work. So you see how your influence has extended to the other side of the globe. While you have been doing good work here, that work has told on the other side of the globe! Good work *always* tells.

Now, I fear I have taken too much of your time. ("No, No"). I for one would like to hear our old friend, Mr. Strong, speak on the subject of investments. (Applause).

Mr. Strong—Mr. President and gentlemen,—I thank Mr. Hunter most sincerely for his kind words about me. On the subject of investments, I might say that I have not been alone in making these investments. I have been greatly assisted by a very valuable and competent Committee, initiated perhaps by myself some twenty-five or thirty years ago. A Committee of this kind of course means a little expense, but I am satisfied that the weekly meetings of our Executive Committee have been in a great measure the source of our success. There are always in my mind two questions respecting farm mortgages. I wish to know what the mortgagor is like, whether he is healthy or weak, and whether he is a young man or an old man. A strong young man should be able to pay the interest. So I ask, "Is the mortgagor a good man, and has he a good farm behind him?" If these two conditions can be answered favorably, then I am satisfied the mortgagor will pay. Mr. Hunter made some remarks about Directors assuming the liabilities of the Company. When I stepped down from the Presidency of the Gore District Mutual to become the Managing-Director, the Company was face to face with a considerable indebtedness,—a larger amount than the banks would carry,—and I was compelled to personally endorse all the debentures. That is all right if you have belief in the Company and confidence in your own ability. The result in our case has been that, instead of having a deficit of $25,000, we have a surplus of about a quarter of a million dollars. Then, in respect of investments, I never wanted those that made promises of abnormally large percentages. I was not speculating. I wanted something that I was certain was worth one hundred cents on the dollar, and made it a point to take only such. We have not a debenture in our vault to-day that is not worth more than its face value. Very often we receive circulars advertising "5 per cent Gold Bonds." I put them in the waste basket. Now I don't think I have anything more to say. I have given you all the information I can give. Those are the rules I have laid down for myself in making investments. I should not be complimented, because we have had a good committee. It is in the interest of a mutual company to have their Executive Committee meetings regularly and frequently. It is a great mistake to keep putting off the meetings for two or

three months. The little additional cost to the Company of the fees that the Committee receive is money well expended. Another great trouble in many companies is that the Board is too large,—is unwieldy. We have reduced ours; formerly we had fifteen Directors, now we have nine. Personally, for most companies I think six would be sufficient. We get the best men we can, and we pay them well for their services. We do not pretend to make money out of our members. We have paid back to the members for many years all the earnings of the assets.

A MEMBER—You took good care to have a good surplus in the treasury before you commenced doing that?

MR. STRONG—Yes, we looked to that. When I took the management, the Company was on the assessment plan. When I made myself personally liable for the Company I adopted a new plan. We started taking 20 per cent in advance, or 21 per cent at the end of the year. Then we stopped taking 21 per cent at the end of the year and have worked on the plan of taking 20 per cent in advance ever since. We do not grade our risks as Mr. Beattie recommended.

MR. BLACK—You still have the rate you had 25 years ago?

MR. STRONG—Yes. Gentlemen, I thank you very much for your patient hearing.

A MEMBER—How often does your Executive Committee meet?

MR. STRONG—Every Monday morning.

MR. LEVI STAUFFER—Mr. President,—I have great pleasure in moving, seconded by Mr. Strong, the following resolution, "Resolved that we, the Mutual Fire Underwriters' Association, tender to Mr. J. Howard Hunter, the Inspector of Insurance, a hearty vote of thanks for the able and instructive address he has delivered to us to-day; and we express the hope that Providence will long spare his useful life to the Province of Ontario and its people."

PRESIDENT MCEWING—Gentlemen,—You have heard the resolution that has been placed in my hands, moved by Mr. Stauffer and seconded by Mr. Strong. Does any member desire to speak to the motion?

MR. STRONG—Although I have already taken up a good deal of your time, I cannot allow that resolution to pass without saying a few words. Our friend, the mover, has not had, perhaps, the same opportunities of knowing the value of Mr. Hunter's services to mutual fire insurance as I have had. I want to say that many times since Mr. Hunter was appointed to the position of Inspector of Insurance he put me right when I was wrong, and I desire to thank him for that, as well as for his kind words to-day.

MR. BLACK—Allow me to make one remark. I have had the privilege of knowing Mr. Hunter, as I had of knowing his predecessor, Dr. O'Reilly. Mr. Hunter has cracked me over the fingers many times when we were both younger, and I thank him for it. I believe that mutual insurance companies are what they are to-day very largely because they have been in Mr. Hunter's care.

MR. COCHRANE—I wish to express the pleasure it is to hear Mr. Hunter. Mr. Hunter did me a great service nearly 25 years ago by giving me an insight into insurance that otherwise I might never have had. I have always found him upright and firm, and he always does just the right thing. We owe to him to a great extent the Statutory Conditions, and the mutual insurance companies of Ontario will never be able to pay what they owe to Mr. Hunter.

President McEwing—Gentlemen, you have heard the motion, and I will ask you to express your pleasure by a standing vote. (To Mr. Hunter.) I have much pleasure, Mr. Hunter, in extending to you, by the unanimous vote of the Association, a hearty vote of thanks for the able and instructive address delivered to us to-day, and the hope of the Association that you will long be spared to the Province of Ontario and its people.

Mr. Hunter—Mr. President and gentlemen,—I can hardly find words to thank you for your extreme kindness to me. You can well understand that a person in my position has often disagreeable duties to perform, and how to do a disagreeable duty in the least offensive way is very often a most difficult matter. I will say that I have had the greatest possible assistance from the officers of the companies. The officers of the companies have been faithful and true to their companies, to their members, and to the public. Sometimes their opinions and mine diverge, but on no occasion has that divergence of opinion led to any practical inconvenience. I have great faith in a democratic institution of this kind,—for this Mutual Fire Insurance is a democratic institution; the people governing themselves, financing for themselves, and protecting their own property,—I have great faith in such an institution carefully managed. It is hard for me to find words to thank you for your kindness towards me, but I do thank you most sincerely.

B.

Amendment by Friendly Society of its Rules respecting Benefits: (Unreported Case) *Armstrong* v. *Toronto Police Benefit Fund*, H. C. J., 30th April 1901, Street, J.: Affirmed by Court of Appeal, 24th December, 1902.

HIGH COURT OF JUSTICE.

Armstrong v. Toronto Police Benefit Fund.

JUDGMENT—STREET J. 30th April, 1901.

Action tried before me at Toronto without a Jury on 18th and 19th April, 1901.

DuVernet for plaintiff.

Aylesworth K. C. and Symons for the defendants.

Under the Rules of the defendant Society in force down to 31st December, 1894, the plaintiff having resigned in good health after upwards of

twenty years service would have been entitled to a pension for life of half his pay, and this is the claim which he made upon the fund on the 29th May, 1900, a fortnight after he resigned, and which he seeks to maintain in this action.

The defendants' contention is that the Rules were duly amended in December, 1894, the amendments coming into force on 1st of January, 1895; and that, under the amended Rules, a service of twenty-five years became necessary to entitle a member to half-pay pension. The plaintiff contends that the defendants had no power to amend the Rules to the plaintiff's prejudice; that these amendments were never duly made; and, even if there were power to pass them, they have therefore never become effectual. The questions are, whether the defendants had power to pass these amendments so as to affect the plaintiff; and, if they had the power, whether they have properly exercised it.

There is no dispute as to the length of the plaintiff's service, and it was agreed that according to the method prescribed by both sets of Rules it is twenty-four years five months and thirteen days. The defendants admit that the plaintiff became entitled upon resigning to a gratuity or allowance, under sub-sec (a) of section 25 of the rules coming into force on January 1st, 1895, of twenty days' pay for each year's service completed, the pay being computed for the whole period of service at the rate received by the member in his twentieth year of service, which was in the present case $2.00 a day.

The question of the power of the defendants to amend the Rules is governed by the provisions in force during the period of the plaintiff's membership which deal with the subject of amendments and the manner in which they may be made, for the plaintiff must be taken to have assented to those Rules which were in force when he became a regular member or which have since been duly passed.

The earliest Rules of the Society contained a provision, which has remained unaltered ever since, in the following words:—"additions, alterations or amendments to the Rules and Regulations of the Benefit Fund must be made at the regular meeting of the Committee, written notice of such change having been given at a previous regular meeting and a two-thirds vote of the Committee shall be necessary to carry such addition, alteration or amendment; and such addition, alteration or amendment before taking effect must receive the sanction of the Board of Police Commissioners."

There has therefore been, from the commencement of the Society and during all the time that the plaintiff has been a member of it, a Rule authorizing the Committee to alter the conditions of membership without any restriction as to the subjects with regard to which alterations might be made; and the plaintiff as a member of the Society must be taken to have been a party to the making of the amendments by the Committee, in whose selection he had a voice.

The plaintiff's position in this litigation is, that having paid certain annual dues for many years upon the strength of a Rule that after twenty years of such payment he should be entitled on resigning to a half-pay pension; and that this Rule gave him a vested right and entitled him to say that the Rule must not be altered to his prejudice. The answer to this contention is very plain, and it is this:—that there was vested in the Committee an unrestricted right to make changes in the Rules, in the face of which there could not possibly exist any vested right in any member to insist that they should not be changed.

See Pepe v. City & Suburban (1893) 2 Ch. 311.
Baker v. Forest City Lodge, 28 Ont., 240; 24 A. R. 585.
Rosenburg v. Northumberland Building Society, 22 Q. B. D. 373.
Bradbury v. Wild (1893) 1 Ch. 377.
Woolstein's Law of Friendly Societies p. 259.
Richardson v. Society &c., 58 N. H. 187.
Society &c v. McVey, 92 Pa. St. 510.
Supreme Lodge &c., v. Knight, 117 Ind. 289.
Fugure v. Society &c., 46 Vt. 369.

There was therefore in my opinion power to make the change of which the plaintiff here complains, and the only question is whether the change has been duly made under the Rules.

The plaintiff's objection to the manner in which the amendments were passed is that there were not the requisite vote of two-thirds of the members of the Committee cast in favor of the amendments. There is no doubt that upon the face of the minutes this objection appears to be well taken; for the recorded vote is that five members whose names are given voted for the amendments and that three members whose names are given voted against them. But these minutes, although no doubt entitled to much weight as a contemporaneous memorandum of what took place at the meeting, are not conclusive. I have come to the conclusion after hearing the evidence that the Secretary made a clerical error either in his original notes of the meeting (which are not produced) or in transcribing them into the book, and omitted the name of one of two members of the Committee named Duncan. Nine members were present at the meeting all of whom voted upon the motions which preceded the final vote upon the amendments; it is sworn that no one left the room and that all nine voted upon the amendments, both the Duncans swearing that they voted for them, although the name of only one is recorded as having voted at all. Moreover the members of the Committee were aware that the amendments could not be carried except by a two-thirds majority, and they say they were carried by that majority.

In my opinion therefore the amendments were validly made, and were binding upon the plaintiff.

The plaintiff further objects that the defendants in tendering him the amount made up upon the basis of the amendments tendered the same after action and tendered a sum short by about $2.00 of the amount to which he was entitled, and paid into Court a sum short by the same amount. They have however in calculating the amount allowed for the broken period of five months and thirteen days over and above the complete period of twenty four years which is all he could claim under the Rules.

The plaintiff has also claimed a sum of about $30.00 from the defendants under the following circumstances. Down to the end of 1892 the Rules required members to pay in 3 per cent of their pay to the Benefit Fund.

An alteration was made by the Police Commissioners, coming into force on 1st January, 1893 as was supposed, raising the dues to 5 per cent., and the additional 2 per cent., was paid during the years 1893 and 1894 by all the members. Late in 1894 it was held that the alterations had been validly made. Thereupon the greater part of the members signed without objection an agreement to leave the 2 per cent. in the Fund. The plaintiff and a few others at first objected to do so; but upon being offered the alternative of signing the agreement or sending in their resignation they all signed it. Under these circumstances I fail to see how the amount can be recovered

back. The mutual agreement to allow the 2 per cent to remain in the Fund for the mutual benefit of the members is a consideration which prevents any one member from withdrawing his portion of the amount, and there was nothing illegal in the alternative which was offered. The plaintiff was told by his employer that he might have his money if he chose, but that if he took it he could no longer retain his employment.

I think therefore that the plaintiff is only entitled to the sum which the defendants have paid into Court for him.

The whole contest has really been as to whether he was entitled to his half-pay pension under the old Rules, or to his allowance under the new Rules, and he has failed in his contention. He has moreover gone out of his way to charge the defendants with procuring him to be compelled to resign in order that he might be debarred from his right to a pension, and he has offered no evidence in support of his charge. I can see no reason why he should not pay the costs of the action and they will therefore be deducted from the money in Court if it has not been taken out, or paid by him if it has.

IN THE COURT OF APPEAL FOR ONTARIO.

Armstrong v. Police Benefit Fund.

The Judgment of the Court was delivered by Garrow, J. A., 24th December, 1902.

Garrow, J. A.

The plaintiff's claim as set forth in his statement of claim is, (1) That under the defendants' rules of March 10th 1887 he is entitled to a life pension out of the fund controlled by the defendants, he having served as Policeman for a period of 24 years 10 months and twenty-five days, such rules requiring a service of at least twenty years to entitle a member to such a pension; (2) That the Rules as amended in December, 1894 requiring twenty-five years' service were irregularly passed, and that in any event he had then under the former rules acquired a vested right; (3) That if the Rules of December, 1894, are valid the defendants induced the Police Commissioners to compel the plaintiff to resign without a reasonable cause, thereby preventing him from serving the full period of twenty-five years; and (4) That the defendants improperly deducted 5 per cent of his pay instead of 3 per cent., for some years and he claims the difference.

Claim (3) may be at once dismissed from consideration; for, apart from the question of whether it states a legal cause of action, it is sufficient to say that there is no evidence to support it.

As to the other causes of action, I entirely agree with the judgment pronounced at the trial before Street J., without a Jury, who held that the Rules of December 1894 were properly and regularly amended, and are valid and binding on the plaintiff, and that the sum paid into Court is sufficient to satisfy his just claim.

The only question of fact really was whether Acting Detective Duncan voted on the resolution to amend these rules in December, 1894. The minutes of the meeting do not show that he did, and by omitting his name certainly imply that he did not, but the oral evidence conclusively establishes that he did so vote, and the minutes must therefore be held to be erroneous.

It is further objected by the plaintiff that Acting Detective Duncan had ceased to be eligible to represent his fellow Constables, the rules requiring

that there shall be upon the Board five representatives of the ordinary rank and file. He was elected as one of the five, and it is not pretended or claimed that when elected he was not eligible; but the plaintiff's contention is that his subsequent promotion created a disqualification. He is described as "Acting Detective" at the time these amendments were passed. This may imply promotion, but no evidence of that fact was given. Assuming, however, that it is a case of promotion, he was still a member of the Force and there is nothing in the rules, (which I have carefully read), to disqualify him or to create or to provide for filling a vacancy, if it is a vacancy caused by such a promotion. Elections to the Board are under the rules held once a year, and in the absence of any provision for a disqualification occurring during the year by reason of promotion, and for filling what would otherwise be a vacancy, it is reasonable I think to assume that it was not intended that upon such a promotion Acting Detective Duncan's seat at the Board became vacant.

The plaintiff's main contention or at least one upon which his counsel apparently laid much stress before us, was that only the Society itself could pass or amend rules for the management of the Fund in question. This of course would be serious if it could be maintained, because there is no evidence that the Society as a Society ever met, or ever passed a rule; and the result would be that the Society is and throughout its existence has been wholly without lawful rules for the management of its affairs. But it is apparent that the contention, if well founded, would be at least as embarrassing to the plaintiff as to the defendants. The defendants have paid a sum of money into Court, stating that it is sufficient to satisfy the plaintiff's claim. The plaintiff must prove that he is entitled to a larger sum, and he attempts to do so only by setting up the rules of March, 1887, while attacking those of December, 1894. But it is clear that the same authority, namely the Committee or Board of Management organized under the rules, passed both sets of rules; and if one is unauthorized as beyond the competency of the Committee, the other is also.

Incorporation of the defendants' Society was obtained under R. S. O., 1877, Chapter 172. There had been an unincorporated Society of similar purpose with printed rules and regulations in existence for some time before the application for incorporation. The written application for incorporation was made by certain persons, eight in all, styling themselves Officers of the Unincorporated Society, and a printed copy of the Rules and Regulations of the unincorporated Society was attached to and formed part of the declaration required by the Statute to be filed. This has been held, I think properly, to incorporate such rules and regulations into what may be called the Charter or Organic Law of the newly incorporated Society.

Re Ontario Insurance Act (Select Knights) 31 O. R., 154. And in the rules so attached as they stood at incorporation, there is a provision that additions, alterations or amendments are to be made at a regular meeting of the Committee, so that if these rules are part of the organic law of the Society, as I think they are, the amendments made from time to time including those of December, 1894, in accordance with the provision which I have in part quoted; are valid and binding on the plaintiff. There is no case of vested rights involved. The defendants' incorporation was obtained in December, 1894. His rights were then precisely those of the other active con- acquired no absolute right to a pension when the rules were amended in December, 1894. His rights were then precisely those of the other active contributing members of the Force, and this continued to be the case until upon

the plaintiff's resignation he became entitled for the first time, as a vested right, to what under the rules and regulations then in force was payable to him, and the sum to which he thus became entitled appears to have been paid into Court. The plaintiff finally contends that if his other contentions fail he is entitled to some two dollars more by way of interest than was paid into Court.

Interest is payable as damages under the Statute, and I am not at all sure that the plaintiff was entitled to any interest as a mere matter of strict right. He at once upon his resignation made the contention which throughout this litigation he has urged, and in which he fails. The defendants could not have paid the money which they afterwards paid into Court, because it is clear the plaintiff would not have accepted it. He refused it when tendered to him after action, and down to the present moment he has refused to receive it as the proper sum. I think a jury might have withheld interest as damages under the circumstances, and if so the Court may. In any event the amount is too small to be of importance except as it might possibly affect the costs of the litigation, and as to that it could properly have no effect, the plaintiff having failed in his main contention. For these reasons I decline to enter into a minute calculation of whether the amount paid into Court included the full amount of interest on the claim from the time it became a claim against the defendants. With reference to the claim for the two per cent., paid into the defendants in the years 1893 and 1894, amounting to about $200.00 I do not feel disposed to interfere with the learned Judge's finding at the trial disallowing the claim upon what appears to me to be sufficient grounds.

The appeal therefore in my opinion wholly fails and should be dismissed with costs.

C.

On Recent Enactments Affecting Friendly Societies; Premium Rates for Friendly-Society Insurance.

Address by Mr. J. Howard Hunter, M. A., K. C., *Registrar of Friendly Societies, delivered at the Thirteenth Annual Session of the Canadian Fraternal Association, Toronto.*

[Proceedings of Association, Friday, 29th April, 1904.]

The President announced that J. Howard Hunter, Esq., M. A., K. C., Registrar of Friendly Societies, was present, and had kindly consented to deliver a short address.

MR. HUNTER: Mr. President and Gentlemen:—I hardly know what you desire me to speak on this morning. It was suggested, I think, that I should say something about recent legislation. If you refer to the legislation of 1904 affecting fraternal societies, I am then in the position of the author who wrote a treatise on "Snakes in Ireland," and began with the statement, "There are no snakes in Ireland." There was very little legislation this session, almost none, affecting friendly societies. You perhaps are interested in section 1 of the Act (4 Edward VII., Chapter 15) which went through:—

"On any application to the Insurance Registrar for incorporation as a friendly society under sections 33 to 39 of this Act, the applicants shall be required to show to his satisfaction that there is real and substantial reason and necessity for the society proposed to be incorporated, and that the granting of the application would not be contrary to law or to the public interests."

Of course you are aware that the policy of the Legislature was to prevent the further incorporation of Life Insurance Societies in this Province. That was settled in 1890. The policy of the Legislature was to enable the existing societies to reform their financing where reform was necessary, as it generally was; and this reform was not to be interfered with by the competition of perhaps some irresponsible young societies that might at any time be started. The difficulty in such a reform is largely a question of competition; for a reckless young society can get along, if the lives are reasonably well selected, for ten or fifteen, or even more, years. The effect of incorporating new societies would be to bring into competition with existing societies which were struggling with the question of financial reform, competing societies that had no sense of responsibility and no immediate liabilities impending. This would have put the existing societies at a very serious disadvantage; and, in fact, reform would have been indefinitely postponed. That policy has been adhered to. But the societies referred to in the new section just read are Sick and Funeral Benefit societies. There is a class of societies giving sick and funeral benefits which can be incorporated under the Act in connection with large manufacturing establishments. We have several of them in this city, but there has been a disposition lately to apply for the incorporation of other societies that are really speculative in their character, or entirely visionary, and it was thought wise to put a stopper on such applications. The friendly societies of this country are not intended to be in any case speculative; they are intended to be *bona fide*, and solely for the benefit of the members.

The only other section in the Act of this Session in which you would be specially interested is one (Section 7) relating to the case of beneficiaries predeceasing the assured. That provision of the Ontario Insurance Act (s. 159 (8) was amended in 1903 by 3 Edw. VII., c. 15, s. 7, but it was thought that the wording was not as clear as it might be made, and therefore the clause has in 1904 been recast so that all reasonable doubt has been removed. That is one of the most frequently used provisions in the Ontario Insurance Act. I hope now that the intention of the clause is placed beyond all possible doubt. The clause is now expressed as follows:

"(8) If one, or more, or all, of the designated or ascertained preferred beneficiaries, whether an apportionment has been made or not, die in the lifetime of the assured, the assured may, by an instrument in writing attached to or endorsed on, or referring to and identifying the policy

of insurance by number or otherwise, declare that the share or shares of the person or persons so dying shall be for the benefit of the assured, or his estate, or any person or persons named or ascertained by him in that behalf, whether or not the person or persons so named or ascertained belong to the preferred class of beneficiaries: and in default of any such declaration the share or shares of the person or persons so dying shall be for the benefit of the survivor or survivors (in equal shares) of the said designated or ascertained preferred beneficiaries; or if there is no such survivor the insurance shall be for the benefit, in equal shares, of the children of the assured, and if no surviving children of the assured, then the insurance shall form part of the estate of the assured.

During the session of 1903 there were some clauses passed which I might briefly notice. I believe I have not spoken to you about them before. Section 3 of the Act of 1903 (3 Ed. VII., c. 15) removes all doubt as to the right of a beneficiary or an assignee, or other derivative claimant, to sue in his own name for insurance money. This right was for some years thought to be beyond all doubt, but lately some doubt was cast upon it, and the late Chief Justice Armour then a Judge of the Supreme Court, called upon me and urged very strongly that all possible doubt should be removed as to that right, because in some recent cases there were doubts entertained. I therefore drew this clause and submitted it for the opinion of Judge Armour, and he thought it would remove all possible doubt. This clause enacts: "Any person now being, or hereafter becoming entitled as beneficiary, or by assignment, or other derivative title to money payable under a contract of insurance, and possessing at the time of action brought the right, either at law or in equity, to receive, and the right to give an effectual discharge to the insurer liable under such contract for such money, shall be at liberty to sue for the same in his own name." It had been argued by some lawyer that the name of the policyholder, or the policyholder's executors, must be joined with the beneficiary in suing, which, of course, was never intended, never thought of except by some despondent lawyer who was at the last extremity for an argument.

Then here (3 Ed. VII., c. 15, s. 4) is an important section of last Session's Act. Some of your societies are constantly dealing with beneficiaries who have removed from the Province, and it has often been a serious question whether a receipt in the case an infant, executed by the guardian of that infant abroad, was a good discharge. You are naturally timid about paying away money unless you get a good receipt,—very properly so. Some of the Judges had raised doubts on that point. To clear the matter it was enacted by section 4 of the Act of 1903 as follows:—

"(4) Where the person (including corporation) entitled to receive money due and payable under any contract of insurance within the meaning of this Act is domiciled, or is resident, in a foreign jurisdiction, and payment, valid according to the law of such jurisdiction, is made to such person, such payment shall be valid and effectual for all purposes whatsoever, whether the person receiving and entitled to receive such money received the same in his own right or received the money as the agent, representative, trustee, guardian, curator, tutor or committee of another." That protects you in paying money in the case of persons domiciled abroad.

A question arose as to the limitation of action when death was presumed from absence. That has been rather a troublesome question of late years. A man disappears without any apparent reason, and is completely lost sight

of. The widow, or alleged widow, makes a claim after seven years, declaring that she has not heard of her husband and believes him to be dead, and claims as if his death had been proved. The Courts have been rather disposed to allow that kind of proof of presumptive death. Then the question arose as to the interpretation of the clause of the Act (R. S. O. 1897, c. 203, s. 148 (2) as amended by 1 Ed. VII., c. 21, s. 2 (3), which allows the right of action within a year and a half from the time of the claim arising. The equitable way seems to be, as the new provision enacts, that the time should run from the expiration of the seven years. It was suggested at one time that the year and a half should be included in the seven years, but I do not see how that could possibly be done. First of all there must be either the actual death or the presumptive death before the claim could arise. Then a year and a half for the action must be allowed after that. This clause (3 Ed. VII., c. 15, s. 5) sets the question at rest. Then in section 8 of the same Act of 1903 the Legislature dealt with the case of those of your Societies which are liable for a gross sum to a member on his reaching a stated age. I think these contracts were very unfortunate; I have a strong opinion as to the unwisdom of such contracts, but there they were. They were made under power enjoyed by the societies before the Legislature took any active supervision over them. It was found that these claims were falling in *en masse* on the societies, and threatening to be a financial embarrassment. At the request of some of the societies interested, the Legislature enacted that a society might amend its Constitution and Laws so that instead of a gross sum payable on obtaining a stated age, equal annual instalments not exceeding ten in number might be paid without interest. That now forms part of the law. Those are the only points of interest in legislation on which I have not before addressed you.

I read with much interest the notices of your yesterday's proceedings in the newspapers. I was very glad indeed to notice that you had been favored with attendance of the President of the National Fraternal Congress on this occasion. The proceedings of that body I have read with a great deal of interest; they have been most instructive, and ought to be in the hands of everyone interested in the welfare of friendly societies.

I was struck with one or two facts mentioned in the last proceedings of the National Fraternal Congress (1903). It was there said that the insurance contracts on foot in societies forming that Congress aggregated more than *five and a half billions of dollars*. The amount is simply paralyzing, even to the imagination. And numerous societies are not represented in that Congress, but are represented in another Congress which is known I think as the "Associated Fraternities." I also noted in the proceedings of the National Fraternal Congress that the annual payments of insurance moneys by the societies in the Congress stood at fifty-two and a half millions for the year 1902, or over a million per week, distributed among 25,000 homes. Also that during the previous ten years the societies forming that Congress had paid out over three hundred millions of dollars in benefits to the beneficiaries of 192,470 members.

The very magnitude of these operations makes it the clear duty of the Fraternal Congress to examine as to the stability of the fabric. Such a fabric is undeniably grand, and imposing, and magnificent. But the disturbing question is, *will it stand?* To that question the Fraternal Congress has addressed itself, and investigated especially what a minimum rate for a whole life insurance of $1,000, should be, the expense of management be-

ing excluded. In 1899 the Fraternal Congress compiled a mortality table, and deduced therefrom a table of rates representing the minimum of safety.

In Ontario, of course, we have no such enormous sums in the form of liabilities, but still the amount is very, very large. So large that it has often been the source of great anxiety. As you are aware, in 1896, having the same question present to my mind as the Fraternal Congress afterwards had in 1899, I computed the minimum table of rates—that is, the minimum of safety—for a whole life insurance of $1,000. I took the experience of the Canada Life Assurance Company, a very carefully managed Company, as you know, erring very often on the side of safety in the selection of lives. The mortality in the Canada Life was considerably lower than the mortality shown in the tables that we know as the Hm Tables. Therefore I took the mortality of the Canada Life for 46 years, from 1847 to 1893, as the basis of my calculations, and, as explained in the Official Bulletin then published, I reached the net rates of premiums, (for of course, non-participating whole life policies,) which are the net rates that you now find appended as Schedule A to the Ontario Insurance Act (R. S. O., 1897, c. 203). Naturally, therefore, I followed with a great deal of interest the proceedings of the National Fraternal Congress when they published their tables; and I was very much gratified to find that their rates did not differ materially from the rates which I had arrived at—(Applause); and in some cases were almost identical. That, I think, ought to satisfy every reasonable mind that the minimum of safety *has been ascertained*. And if that minimum has been ascertained, the duty of the societies is perfectly plain. That duty is, the duty of financial reform. I was glad to observe, by one of the morning newspapers, that your President had been calling your attention to this question, which overshadows every other that can possibly be brought before this Association, the question of the financial stability and solvency of the societies.

Lately the National Fraternal Congress has been testing its own tables by the *actual* mortality experienced in the societies forming the Congress during the year 1902. The actual mortality experienced was found to be 95.03 per cent., of the mortality shown by the table; in 1900 it was 97.46 per cent., in 1901 it was 97.63 per cent. What more striking verification could you have or could you desire of the accuracy of that table?

One of the largest societies in the country has rectified its rates. A large number of other societies are gradually rectifying their rates. There is a general movement, but I confess I would like to see greater rapidity in the movement. Some of the societies seem not to appreciate the extreme importance of the question. I was very glad to see that the Independent Order of Foresters had made itself conspicuous in the question of the reform of its premium rates. From the respected head of that institution I have differed on questions from time to time, but we do not differ at all on the necessity of reforming rates; and I was greatly gratified that he had shown so good an example to all the rest in the matter of dealing with an extremely difficult and perplexing question. I fully appreciate your position as officers in dealing with your people. These societies were started at a time when there was very little information available as to mortality, and what information there was was in such a form as to be very unintelligible except to minds strictly mathematical. Having no guidance, you were just in the same position as those great English societies were in their early years; you went through the same phases, and I hope will reach the same result as those great English societies that have reformed their fi-

nances and have immensely gained not only in numbers, but in public confidence and in financial strength. Perhaps you are not aware how that reform was brought about in England. The Manchester Unity, in 1870, boldly published an actuarial valuation of its policies, and the result was extremely interesting to the Manchester Unity. It showed that actuarially the society was insolvent. There was an explosion. The officers were blamed. The officers that soon afterwards were extolled for being so bold and manly in taking a difficult question in a firm way and dealing with it; but first they were criticized for making this disclosure. It created a sensation in England; so much so that a Royal Commission was issued the same year to inquire into the financial solvency of friendly societies. That Commission sat for some years taking evidence, and the result was the Imperial Act of 1875, which requires a quinquennial valuation of friendly society policies. The two great English societies are not even now quite actuarially solvent; and they do not deny the fact. They say, "we are worth so many shillings and pence in the pound, and we are short so many shillings and pence in the pound,"—the shortage amounting in the aggregate to a considerable sum. That is their condition as to *actuarial* solvency. Of course *commercially* they are solvent; that is to say, they pay all debts as they arise; but they are not satisfied with that; they say "we must be actuarially solvent," and they have continually worked to that point, sometimes taking very strong measures with recalcitrants,—cutting off lodges that did not comply with the higher table of rates and cutting off even whole districts of lodges that did not comply. It is in that way that they have made the very radical reform that is so striking a feature of the English societies

I have been reading with considerable interest papers that have appeared in the *Fraternal Monitor*, an excellent journal published in Rochester, N. Y., and an undoubted friend of fraternal societies. It cannot be doubted that it speaks in the true interest of the societies. It is anxious to see the same reformation accomplished here that has been accomplished in England. The great difficulty with us is how to get there. Among the leading correspondents or contributors to that journal are various actuaries, whose papers are always interesting and stimulating. It has been suggested that you reform by treating your policies as term policies and it is argued very plausibly that the ordinary society policy was in its origin a term contract. What would that mean? A term policy in your case means a policy the premium of which would vary year by year, if not month by month. Your policy-holders would have to pay the natural or yearly increasing premiums instead of the level or uniform annual premium. You call the monthly instalments of premiums *dues*, but that is only another phrase for premium,—the money consideration for the insurance. The natural premium is a yearly increasing amount as everyone will understand. A young man of 25 is a very different subject for insurance from a man of 75, and the difference in the natural premiums for the two ages is enormous. Now, in converting your policies, you have to deal with old men. If you were to convert your policies into term policies and charge year by year the natural premiums at the then attained age,—for that would be the only sensible way of working it out,—if you were to charge these old men, year by year, the premium proper for that year of their life, you would have a very warm time. I have brought together some data that perhaps may interest you. This is a subject that is considerably discussed in the United States just now and in a

modified form such a contract appears to have been tried by the Mutual Reserve Life Insurance Company of New York. *

Now, taking the Mortality table of the National Fraternal Congress, and taking four per cent., as the current rate of interest, the natural or "step-rate" premium for an insurance of $1,000, for one year at age 25 is $5.20. With each year of his life the policy-holder on this plan has to step higher than the year before—after descending deeper into his pocket. When he has reached 40 years of age, his premium for that year has reached $7.17, or between 1⅓ and 1½ times what he paid when he was 25 years of age. At 50 the premiums would have reached $11.44, or about 2 1-5 times the initial premium. At 55 it would be $15.71, or more than 3 times; at 60 nearly 4½ times; at 65 more than 6½ times; at 70 more than 10 1-3 times the initial premium; at 75, the premium for that year would reach $85.48, or more than 16 times the initial premium. The rapid advances in yearly step-rate premiums from ages 60 to 80 are seen from the following table of natural premiums based on the mortality experience of the National Fraternal Congress.

Age.	Natural or Step-rate Premium.	Age.	Natural or Step-rate Premium.	Age.	Natural or Step-rate Premium.
	$ c.		$ c.		$ c.
60	22 75	67	40 96	74	77 78
61	24 64	68	44 78	75	85 48
62	26 72	69	48 98	76	93 99
63	29 03	70	53 65	77	103 40
64	31 57	71	58 81	78	113 84
65	34 39	72	64 49	79	125 35
66	37 52	73	70 81	80	138 09

These are the natural or step-rate premiums for $1,000; and for policies of $2,000 and $3,000 would, of course, be twice and thrice as much. So that at the higher ages in the foregoing table the conversion of the policy into a yearly term contract, and the enforcing of natural premium rates would practically amount to cancellation of the policy.

Then there is this formidable legal difficulty, that a term policy was not the real intention of the parties that entered into the contract. The parties really intended a whole-life contract (Long v. A. O. U. W. (1898) 25 A. R. 147). In 1901 I explained to you the genesis of these Life Insurance Societies, and how it came about that things have taken their present form. Immediately after the Civil War in the United States, there were an immense number of bubble companies formed on the old line pattern. We often hear of friendly society bubbles, but our friends who talk so much about friendly society bubbles should remember that there were bubbles of the other kind—a great many of them—and they proved a great sorrow to the public. A great number of such enterprises were started as joint stock life companies, and they ran their course very rapidly. When they failed, as a large number of them did, it was found that the alleged reserve, about which they had been boasting for years, was not there. It had disappeared. If it had ever been there, it was wasted or stolen. The reaction on the pub-

*In Mutual Reserve Life Insurance Coy. v. Foster, on appeal from the Court of Appeal, England, (19 Times Law Reports 342) to the House of Lords (20 Times Law Reports 715) the Company contended that the policy in question was in terms or in effect a term policy renewable at an increased premium. The Court of Appeal had declared that the policy and contract ought to be rescinded, and ordered that the Company should pay the policyholder £1,532—16—6, being the total of the premiums paid by him on the policy, with interest thereon at 4 per cent. per annum. The House of Lords (on appeal from the Court of Appeal) after, at the Company's request, hearing further evidence, dismissed the appeal, July 20, 1904.

lic mind was naturally very sharp; and Americans, with that quick, intuitive action which is characteristic of the nation, started a new sort of organization, doing business in whole life insurance, taking a small amount per month. They said, "The Society will avoid the danger of losing its reserves by your keeping them in your own pocket; we will call on them whenever necessary by assessment. You need not therefore be in a nervous state of mind about the preservation of the reserves, for we are not going to have any large reserve, and we will call upon you whenever any money is necessary." Now, that addressed to a people who had just suffered so severely, gave an immense impetus to assessment life insurance in the United States. The State of Massachusetts, in 1877, passed a law to facilitate the creation of those societies, and the Legislature went to the extreme limit of *forbidding* fixed premiums and reserves. Just think of the length to which they went in their insanity. Under that Act, Massachusetts, as you know, was filled with these assessment life insurance societies, which became the scandal of the United States, and gave a black eye to fraternities, because many of those new creations assumed the name of fraternities, and adopted the lodge feature, with signs, passwords, and everything else. It was part of the scheme. There was a perfect carnival among these societies for a short time in Massachusetts, and when they fell down, as of course they speedily did, they made a great public scandal and loss to the community. Then the tide set back again in favor of reserves. People said, "after all, reserves are absolutely necessary; but the reserves must not be wasted or stolen. This is the moral that we should have drawn, instead of the moral that we did draw. "Now, it was out of that carnival time and out of that temporary feeling against reserves that this present insurance contract arose. It was intended to be a whole-life contract. It was never intended to be a term contract. A term contract is, or may be, a new contract every time the assured pays a new premium; and the corporation may refuse the premium or impose new conditions. A term contract is like a fire insurance contract; you may call it a *renewal* every three years, but it is in law a new contract. The company is not bound to renew; or, if it does renew, it may impose entirely new conditions and a new premium. Now, that is the position in which a term contract is. Acting for your Society you would make a contract for a specific time, and at the end of that time unless you bind your Society to renew it on certain conditions, both parties are at liberty to renew it or not, and on such conditions as they may agree upon. That was not the intention at all of the Friendly Society contract in force in Ontario. It was an all-life contract under which the policy-holder, on paying or tendering the amount of the premium as the policy directs it to be paid, can force you to take that premium. It is not a new contract at all, but a continuation of the old contract. This was definitely decided by the Ontario Court of Appeal, in 1895, in Long vs. A. O. U. W., 25 A. R. 147. Compare N. Y. Life Ins. Co., vs. Statham (1876) 93 U. S. 24. Then, over and above all that, the Ontario Insurance Act expressly provides that on tender of the premium you must take it, and the contract must be continued. You can settle the premium by your By-laws, and friendly societies have the extraordinary power of changing the rates from time to time,* which, of course, has proved their salvation in many cases. They can say, "We will

*The decided cases were collected in the pendix to the Detailed Report (1902) of the Inspector of Insurance at p. C 172. See also in this present Appendix Armstrong v. Toronto Police Benefit Fund, and cases therein cited But the law is otherwise even as to companies registered under Section 209 of the (Imperial) Companies Act 1862 · Bailey v. British Equitable Ass. Coy., [1904,] 1 Ch., at 385. (C. A., England.)

continue your contract, but by our Constitution and By-laws he have amended our table of rates; here is our table of rates, and you must tender the amount required by that table before we will continue your contract." But you cannot refuse to continue the contract on the tender of the proper premium.

MR KETTLEWELL—Are we to understand, Mr. Hunter, that you take the position that a friendly society would not be at liberty to adopt the step-contract and apply it to its members?

MR. HUNTER—If you mean a "term" contract, that would be entirely changing the contract. We have no precedent for that, and the tendency of the decisions and the feeling of the Courts are against it. Some questions relevant to that came up in the case of the Mutual Reserve,* I think.

MR. LEE—Is not that what the Supreme Lodge of the A. O. U. W. has done in the United States?

MR. HUNTER—I would not like to say positively as to that.

DR. EMORY—That is in the States, not here. There are two or three societies that have changed there and gone entirely on the step-rate.

MR. HUNTER—If the contract was in its origin a "term" contract, or if you have the legal power to convert it into a term contract, then that would be all right, but our law has been always in favor of continuing contracts, and not term contracts. This term contract is playing a very conspicuous figure now, not only in friendly societies, but in commercial life companies. As you are aware, the cost of getting new insurance for commercial companies is becoming extremely large; in most line life companies it is a most serious problem, and very large sums are being paid in the form of rebates, and under all kinds of guises, in order to get the insurance, especially the first year's insurance. The company not receiving the proper consideration for the first year's insurance is not financially, in respect of that policy for that year, in a position to show the legal reserve the law requires. Then the United States companies, with their usual ingenuity, go to the Insurance Commissioners and say, "we have altered our policy forms; for the first year the contract is to be treated as a term contract, and in the subsequent years as a continuing contract." The effect of that would be virtually to cut out the legal reserve for the first year. I think that the Commissioners as a rule in the States have strongly discountenanced that device, because it is a palpable evasion of the intention of the law; and this paying extreme prices for new insurance should not be encouraged. Here is one very strong contrast in friendly societies, the low cost of getting new insurance. (Hear, hear). This is an immense strength to friendly societies. The great trouble in friendly societies is that you have, intentionally or otherwise, got your people to expect something for nothing. They want their insurance either for almost nothing or for half the proper price. They are not content with getting it much less than they would pay for it in a commercial life company. You would think that ought to satisfy any reasonable man; but they are not satisfied. They want it for half its actual value, or sometimes even less. The strength of the friendly society system is in the facility with which it gets new insurance; and the great weakness is that the members want too much. They overpower the better judgment of their officers. They carry all sorts of extraordinary resolutions, and the officers sometimes have a very arduous position indeed. These large legislative bodies are very difficult to handle; first, because those bodies are too large for efficiency; and secondly, because the members come there having given no serious

*See Mutual Reserve Life Ins. Coy. v. Foster cited in a note *supra*.

attention to the all-important questions that are going to be determined. Perhaps they have not given five minutes' serious thought in their lives to questions that have been constantly before the minds of the officers for twenty years; and yet often in an airy, flippant way the delegates will dismiss or perversely determine these vital questions that go to the very root and existence of the whole society. I have had constantly brought home to me the difficulties that you as officers of these societies labor under. But one thing I do think, that you should candidly tell your people the true financial position, just as the Manchester Unity did. As the adage says, "Confidence gains confidence." You do not like, of course, to tell unpleasant truths. You say the members will make it very uncomfortable for us. I can thoroughly sympathize with that feeling. I am an officer myself, and I have had to take my share of misrepresentation and abuse in my time, I think. If misrepresentation, abuse and threats would kill anyone, I think I should have been dead long ago. (Laughter). In the English Schools, you will remember that whipping used to be an institution, perhaps I ought to say it was a *religion*. Now, the peers of the realm sent their sons to the great schools like the rest; but it was a different thing when it came to whipping a son of a peer of the realm. Yet discipline must be maintained. How did they accomplish it? A sturdy youngster, for a consideration, took the whippings due to the son of the peer. The master solemnly went through the farce of soundly whipping the whipping boy, and so blind justice was satisfied. I have often thought of late years that I am regarded as the whipping boy for the Legislature; but, though getting the trouncing, I don't get the consideration. (Laughter.) If Acts of the Legislature do not accord with the opinions, or fancies, or schemes of some correspondent or writer, or promoter, the Inspector of Insurance and Registrar of Friendly Societies and of Loan Corporations is castigated; it is said, "He should have put such an Act through;" or "He should not have allowed such an Act to go through." So that as an officer I quite sympathize with you in your position as officers. The natural tendency of all officers, of course, is to reduce the whole Litany to one prayer—"Give us peace in our time, good Lord," (Laughter.) That is the natural disposition of us all; but I do not know that we *all* give way to it. I do not think that anybody can say that the Supreme Chief Ranger of the I. O. F. has given way altogether to it.

Dr. Oronhyatekha—Nor the Registrar of Friendly Societies.

Mr. Hunter—Nor the Registrar of Friendly Societies, I accept the amendment. But that is the natural feeling, and the path of duty is at times very difficult for us who are officers, realizing our responsibility and at the same time trying to carry the people we are advising with us. I think the proper course is to make complete disclosure of the position to our people, whoever they may be; then, if in the face of that they refuse to be advised, on them be the consequences. (Applause).

Moved by Mr. Lyman Lee, seconded by Hon. W. H Montague, that the thanks of this Association be and the same are hereby tendered to Mr. J. Howard Hunter, Registrar of Friendly Societies, for his kindness in attending this Association and giving his very excellent address. This Association takes this opportunity of expressing to Mr. Hunter their deep appreciation of the interest taken by him in the welfare of its various societies, and the great assistance rendered to the work by Legislation from time to time through his efforts, enacted by the Legislature of Ontario and otherwise.

In speaking to the resolution Mr. Lee said that he was the timid individual whom the doctor had referred to in regard to the amendment as to

payment to a foreign guardian. He expressed the great pleasure that it gave him to move this resolution.

Dr. Montague seconded the motion and said that he had never listened to an address of any kind where he thought the subject was better handled, and he was sure that it was the opinion of all present that they were most deeply indebted for the large amount of information given by Mr. Hunter to the Association.

Dr. Oronhyatekha said that the table published by Mr. Hunter was one of the first reliable guides which the societies had found, and stated that in the readjustment of their rates the Independent Order of Foresters had found invaluable assistance, both in Mr. Hunter's table and that of the National Fraternal Congress.

Mr. Frost asked whether, in the opinion of Mr. Hunter, he thought the time had arrived when the principles of life insurance should be taught in the universities; and whether there should not be a Minister of Insurance.

Colonel McGillivray asked whether the Assessment Act had been amended affecting the taxation of the income of Friendly Societies.

Mr. Lyman Lee stated that the last question was in his department, and that therefore he might answer it: The income arising from the surplus funds of the society is now exempt from taxation, but a business tax is imposed on the property actually occupied by the society; seventy-five per cent. of the assessed value is assessed on the property.

Colonel McGillivray thanked Mr. Lee for his answer, and stated his appreciation of the historical sketch which Mr. Hunter had given of fraternal insurance. He also said he thought the members of purely voluntary organizations would endorse the action of their executive, even if it was decided to adopt the "term contract." He joined with the mover and seconder and the two supporters of the resolution in saying that he did not think the Association had ever had an address more to the point than the one just received.

The resolution was carried by a standing vote.

Mr. Hunter said he could not sufficiently thank the Association for the kind resolution passed, and then proceeded:

"Dealing with the questions asked, I think it would be wise to have insurance treated as a systematic study, say beginning with the university. That has been done lately in the university of Ann Arbor, in Michigan, and, I think, at Yale and Harvard. Some of these universities have written me from time to time for suggestions and facts; but unfortunately I have not always found time to fulfil their requests. There is an evident broadening of the public interest on the subject of insurance. Insurance is now recognized as a subject going to the root of all interests in the community—insurance of the person and of property. These two varieties underlie nearly all contracts now, the life insurance policy cropping up in connection with even purely financial transactions as an additional security. In answer to your question as to a Minister of Insurance, I may say that the Attorney-General of the Province has been for many years *ex officio* Minister of Insurance, and has given the greatest possible attention to the subject. In his explanations to the House he has gone minutely into the merits of the important Insurance Acts that he has introduced and carried. I have been very fortunate indeed in the chiefs under whom I have served. I served under Sir Oliver Mowat, who had charge of the Insurance Bills, and who took a very deep interest in the subject, and I have served under several other able Ministers. As to the question whether or not you have the legal power to sub-

stitute a step rate for the level premium, that is a somewhat different question from the one I dealt with. I was dealing with a term policy, pure and simple, that is one for a specified term, and there is an end of that policy unless the parties renew it, whether it be a year or five years. The question now raised relates to a whole life policy, with a rate of premium at present so and so, but by the express terms of the policy liable to alteration by constitutional provision or by-law from time to time, either to another level rate premium or to a step rate premium. I think that might be within your jurisdiction *if such a contract refers to the constitution and makes the constitution as from time to time amended a part of the contract.* In such a contract there might not be any legal difficulty in converting a level rate to a step rate;* but there must be a clearly defined right on the part of the holder of the policy to continue his insurance on complying; it is not to be a new contract; it is simply a variation in the mode of paying the premium, or in the amount of the premium. That is the extent to which I understand the question goes.

Dr. Millman—Is that not the intention of those societies you refer to in the States?

Mr. Hunter—I have not seen the contracts that have been made. It would be very interesting to get over copies of the contracts which have been adopted. I think any compromise in reason is better than a collapse. The Imperial Parliament has gone to a great length in the Insurance Act of 1870 (33-4 Vict. c. 61 section 22); where a motion is made before the High Court for the winding up of an insolvent Insurance company, (speaking now of a line company), the law of England is that if it appears nt to the Court to reduce the amount of the company's contracts, the Court has a right to make an order to that effect. It is recognized there that the injury done to the public by the collapse of a life insurance company is so deep and widespread that the other alternative should be available. The Court has the power to continue the company by scaling down the policies. That is a tremendous power given to the Court, and shows how impressed Parliament was with the necessity of saving the institution if it could be saved. I think I have answered your questions now, and I thank you, gentlemen, and ask forgiveness for having taken up too much of your time. I thank you for your courteous hearing, and your very kind remarks respecting myself. (Applause.)

*But see now the decision of the House of Lords (July 20, 1904) in Mutual Reserve v. Foster, *cited supra* in note.

D.

Expectation of Life.

The Average known as "The Expectancy" or "The Expectation of Life" is not to be used for calculating premium rates, or for any financial application of Mortality Tables: Cautions by leading authorities.

As financial calculations with serious results are still being erroneously based upon the so-called "Expectancy" or "Expectation of Life," it will be helpful to collect here some of the warnings that from time to time have been published by leading authorities.

Definition. By "Expectation of Life" at a specified age and according to a given table of mortality is implied the average number of years which persons of the specified age, taken one with another enjoy according to the given table of mortality.

T. B. Sprague in 13 Journ. Inst. Act. (1867) p. 381 note.

F. G. P. Neison, Friendly Societies' Actuary, England. More than a half-century ago, when reforming the financial basis of the great Friendly Societies of England, F. G. P. Neison pointed out the danger of founding any insurance or benefit upon the Expectation of Life. In his *Contributions to Vital Statistics* (3rd Ed. 1857, p. 99) he said:—

"For many purposes the mode of representing the value of life at various ages under the expression "Expectation of Life" will be found inadequate. The method by which that value is obtained for a given age, involves the consideration of the decrements of life at every superior age; and therefore in any table the Expectation of Life even at younger ages, will be affected by the irregularities of mortality at the older ages. It consequently happens that a comparison of different tables, especially at the younger and middle periods of life may shew an equal or nearly equal Expectation while there are in reality very different chances under the two tables of living a given number of years; and again, Expectation Tables may shew very different values for the same age, when according to the nature of the *data* there are equal chances of living the same number of years.

"From what has been said it will be seen that although the Expectation of Life expresses the true average duration in years of a certain number of individuals at a given age, yet it does not represent the chances of *surviving* an equivalent number of years; and consequently for medical and other purposes in which it is required to determine the relative value, improvement or other change which may have taken place within a given period of life another expression must be found."

Edward W. Brabrook, F. S. A., Chief Registrar of Friendly Societies of Great Britain. In 10 Journal of the Institute of Actuaries at p. 350, Mr. Brabrook said:—

"Reflection will show that the 'expectation of life' means nothing whatever. It is merely an arithmetical result. It does not import that any one person, or any number of persons, will live that term of years; but only that, if you add the years lifetime of a number of persons together, and divide by the number of lives observed, you obtain a given result. If some die *n*

years earlier, others will die n years later. Those who live beyond have not really 'exceeded their expectation;' if it were so, all would live till the last age in the tables, for the expected age at death increases with every year of life completed. The 'expectation' is not an element in the premium to be charged, nor is it a measure available for any purpose whatever."

W. *Sutton* M. A., F. I. A., ExPresident of Institute of Actuaries, Actuary to the Registrar of Friendly Societies for Great Britain.

Lecture delivered 10th November, 1871, 16 Journal of Institute of Actuaries p. 451:—

"Before leaving the question of the construction of mortality tables there is one point about which I think it will be well to say a few words. You see in connection with most mortality tables another column giving what is called the expectation of life at each age. Now, although as a matter of theory the meaning of the expectation of life at any age is a perfectly simple matter, yet from various causes this phrase has been the source of endless confusion.

"The first confusion has been to consider this expectation of life as the number of years which it is probable that a person of the age x will live, in other words, that if the expectation of life at age x is m years, than it is just an even chance that an individual of present age x will live m years! Of course you will see at once that there is no connection whatever between the expectation of life, or average duration of life at any age, and the term of years of which the probability that an individual will attain to is equal $\frac{1}{2}$. This latter quantity is the *vie probable* of the French writers, and when translated into English as the *probable lifetime* has been mistaken for the expectation of life.

"Another misuse of the term expectation of life arises thus:—Suppose that the average duration of human existence in England in the year 1840 was found to be 34 years, and in 1860 to be 32 years—in other words, that the expectation of life at the age 0, or birth, had decreased 2 years during that interval of 20 years. What conclusion can we draw from this result as to the relative longevity of the inhabitants of the country at the two epochs? Clearly none whatever, unless we know the proportion between the numbers living at each age at the two epochs. And yet over and over again results of this kind are quoted to show how certain countries are declining in material prosperity and physical vigor, or the reverse.

"Another blunder into which this phrase expectation of life has led, and I am afraid still leads many persons, has to do with the application of mortality tables to pecuniary matters. Few persons except actuaries can see why an annuity on a man's life is not the same thing as an annuity certain for a term of years equal to his expectation of life as given by the mortality table employed; and although this mistake has been repeatedly corrected it is still ever and again misleading some one. To you, however, to whom the fact that there is a difference between the two benefits is well known, I need not say more than refer you to Mr. Sprague's mathematical demonstration of the question, published in the Journal, vol. x p. 52, and xiii, p. 381."

INDEXES

TO

DETAILED REPORT

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES.

The following indexes comprise all insurance corporations or companies standing registered at the 1st November, 1904:

PAGE 2.—Index A: Dominion Licensees standing registered at the 1st November, 1904, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of Insurance in this Province.

PAGE 6.—Index B: Provincial Licensees standing registered at the 1st November, 1904, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein.

PAGE 8.—Index C: Friendly Societies standing registered at the 1st November, 1904, being Societies registered by the Province of Ontario for the transaction of insurance therein.

J. HOWARD HUNTER,
Inspector of Insurance and Registrar of Friendly Societies.

INDEX A : Dominion Licensees standing registered at 1st November, 1904.

Report Page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1904.	Registry ends 1905.
A 61	Accident and Guarantee Company of Canada	2244	Accident Insurance	May 1	April 30
A 39	Ætna Insurance Company of Hartford, Conn	2276	Fire and Inland Marine Insurance	" 1	" 30
A 4	Ætna Life Insurance Company of Hartford, Conn	2288	Life Insurance	" 1	" 30
A 3	Alliance Assurance Company	2205	Fire Insurance	" 1	" 30
A 40	American Surety Company of New York	2270	Guarantee Insurance	" 1	" 30
A 57	Anglo-American Fire Insurance Company	2202	Fire Insurance	" 1	" 30
A 17	Atlas Assurance Company, Limited	2300	Fire Insurance	" 1	" 30
A 34	Boiler Inspection and Insurance Company of Canada	2296	Steam Boiler Insurance	" 1	" 30
A 19	British America Assurance Company, Toronto	2273	Fire and Inland Marine Insurance	" 1	" 30
A 47	British and Foreign Marine Insurance Company, Limited	3277	Ocean and Inland Marine Insurance : also the business of insuring Registered Mail Matter in transit from any one point in Canada to any other point in Canada	" 1	" 30
A 20	Caledonian Insurance Company	2238	Fire Insurance	" 1	" 30
A 42	Canada Accident Assurance Company	2219	Accident, Sickness and Plate Glass Insurance	" 1	" 30
A 4	Canada Life Assurance Company, Toronto	2209	Life Insurance	" 1	" 30
A 53	Canadian Fire Insurance Company	2240	Fire Insurance	" 1	" 30
A 47	Canadian Order of the Woodmen of the World	2289	Life and Sickness Insurance, on the Assessment Plan, to the extent authorized by its Act of Incorporation and amending Act	" 1	" 30
A 49	Canadian Railway Accident Insurance Company	2264	Accident and Sickness Insurance	" 1	" 30
A 31	Commercial Travellers' Mutual Benefit Society	2226	Life Insurance on the Assessment Plan	" 1	" 30
A 6	Commercial Union Assurance Company, Limited	2265	Fire, Ocean, Inland Marine and Life Insurance	" 1	" 30
A 7	Confederation Life Association of Canada	2220	Life Insurance	" 1	" 30
A 42	Connecticut Fire Insurance Company of Hartford, Conn	2290	Fire Insurance	" 1	" 30
A 60	Continental Life Insurance Company	2203	Life Insurance	" 1	" 30
A 61	Crown Life Insurance Company	2267	Life Insurance	" 1	" 30
A 33	Dominion Guarantee Company, Limited	2256	Burglary Guarantee Insurance	" 1	" 30
A 30	Dominion of Canada Guarantee and Accident Insurance Company	2251	Guarantee, Accident and Sickness Insurance	" 1	" 30
A 32	Dominion Life Assurance Company	2254	Life Insurance	" 1	" 30
A 32	Dominion Plate Glass Insurance Company	2280	Plate Glass Insurance	" 1	" 30
A 24	Edinburgh Life Assurance Company	2259	Life Insurance	" 1	" 30
A 48	Employers' Liability Assurance Corporation, Limited	2287	Accident, Guarantee and Sickness Insurance	" 1	" 30

INDEX A: Dominion Licensees, etc.—*Continued.*

Report Page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1904.	Registry ends 1905.
A 18	Equitable Life Assurance Society of the United States	2223	Life Insurance	May 1....	April 30
A 59	Equity Fire Insurance Company	2283	Fire Insurance	" 1....	" 30
A 57	Excelsior Life Insurance Company	2246	Life Insurance	" 1....	" 30
A 14	Federal Life Assurance Company of Canada	2201	Life Insurance	" 1....	" 30
A 68	Firemen's Fund Insurance Company	2207	Ocean Marine Insurance	" 1....	" 30
A 53	Grand Council of the Catholic Mutual Benefit Association of Canada	2303	Life Insurance on the Assessment Plan	" 1....	" 30
A 46	Great West Life Insurance Company	2249	Life Insurance	" 1....	" 30
A 16	Guarantee Company of North America	2218	Guarantee Insurance	" 1....	" 30
A 15	Guardian Assurance Company, Limited	2258	Fire Insurance	" 1....	" 30
A 38	Hartford Fire Insurance Company, Hartford	2210	Fire Insurance	" 1....	" 30
A 62	Home Insurance Company	2215	Fire and Inland Marine Insurance	" 1....	" 30
A 37	Home Life Association of Canada	2275	Life Insurance	" 1....	" 30
A 51	Imperial Life Assurance Company of Canada	2234	Life Insurance	" 1....	" 30
A 36	Insurance Company of North America	2216	Fire and Inland Marine Insurance	" 1....	" 30
A 55	Law Union and Crown Insurance Company	2260	Fire Insurance	" 1....	" 30
A 9	Liverpool and London and Globe Insurance Company	2281	Fire and Life Insurance	" 1....	" 30
A 25	Lloyd's Plate Glass Insurance Company	2278	Plate Glass Insurance	" 1....	" 30
A 26	London Assurance Corporation, England	2252	Fire, Life and Inland Marine Insurance	" 1....	" 30
A 43	London Guarantee and Accident Company, Limited	2268	Guarantee and Accident and Sickness Insurance	" 1....	" 30
A 11	London and Lancashire Fire Insurance Company	2293	Fire Insurance	" 1....	" 30
A 24	London and Lancashire Life Assurance Company	2245	Life Insurance	" 1....	" 30
A 28	London Mutual Fire Insurance Company	2285	Fire Insurance	" 1....	" 30
A 27	London Life Insurance Company	2286	Life Insurance	" 1....	" 20
A 39	Manchester Assurance Company	2222	Fire Insurance	" 1....	" 30
A 72	Mannheim Insurance Company, Limited	2200	Ocean-Marine Insurance	" 1....	" 30
A 29	Manufacturers' Life Insurance Company	2242	Life Insurance	" 1....	" 30
A 64	Maryland Casualty Company	2236	Accident, Sickness and Steam Boiler Insurance	" 1....	" 30
A 30	Mercantile Fire Insurance Company	2294	Fire Insurance	" 1....	" 30
A 44	Metropolitan Life Insurance Company of New York	2221	Life Insurance	" 1....	" 30
A 74	Montreal-Canada Fire Insurance Company	2247	Fire Insurance	" 1....	" 30
A 36	Mutual Life Assurance Company of Canada	2255	Life Insurance	" 1....	" 30
A 11	Mutual Life Insurance Company of New York	2227	Life Insurance	" 1....	" 30
A 65	Mutual Reserve Life Insurance Company	2214	Life Insurance	" 1....	" 30

INDEX A: Dominion Licensees, etc.—*Continued.*

Report Page.	Names of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1904.	Registry ends 1905.
A 54	National Life Assurance Company of Canada	2263	Life Insurance	May 1	April 30
A 19	New York Life Insurance Company	2271	Life Insurance	" 1	" 30
A 56	New York Plate Glass Insurance Company	2269	Plate Glass Insurance	" 1	" 30
A 16	North American Life Assurance Company	2299	Life Insurance	" 1	" 30
A 38	North British and Mercantile Insurance Company	2239	Fire and Life Insurance	" 1	" 30
A 8	Northern Assurance Company	2291	Fire Insurance	" 1	" 30
A 50	Northern Life Assurance Company of Canada	2232	Life Insurance	" 1	" 30
A 60	Norwich Union Life Insurance Society	2211	Life Insurance	" 1	" 30
A 40	Norwich Union Fire Insurance Society	2213	Fire Insurance	" 1	" 30
A 26	Ocean Accident and Guarantee Corporation (Limited)	2297	Accident and Sickness Insurance	" 1	" 30
A 49	Ontario Accident Insurance Company	2279	Accident and Sickness Insurance	" 1	" 30
A 58	Ottawa Fire Insurance Company	2235	Fire Insurance	" 1	" 30
A 44	Pelican and British Empire Life Office	2261	Life Insurance	" 1	" 30
A 28	Phenix Insurance Company of Brooklyn	2282	Fire Insurance	" 1	" 30
A 10	Phœnix Assurance Company, Limited	2262	Fire Insurance	" 1	" 30
A 41	Phœnix Insurance Company, Hartford, Conn	2272	Fire Insurance	" 1	" 30
A 35	Provident Savings Life Assurance Society	2298	Life Insurance	" 1	" 30
A 13	Quebec Fire Assurance Company	2292	Fire Insurance	" 1	" 30
A 12	Queen Insurance Company of America	2229	Fire Insurance	" 1	" 30
A 63	Railway Passengers Assurance Company	2241	Guarantee Accident and Sickness Insurance	" 1	" 30
A 66	Reliance Marine Insurance Company	2301	Ocean Marine Insurance	" 1	" 30
A 59	Reliance Mutual Life Insurance Society	2212	Life Insurance	" 1	" 30
A 7	Royal Insurance Company	2228	Fire and Life Insurance	" 1	" 30
A 52	Royal Victoria Life Insurance Company	2231	Life Insurance	" 1	" 30
A 53	Scottish Amicable Life Assurance Society	2248	Life Insurance	" 1	" 30
A 18	Scottish Union and National Insurance Company	2217	Fire Insurance	" 1	" 30
A 63	Sovereign Life Assurance Company of Canada	2204	Life Insurance	" 1	" 30
A 5	Standard Life Assurance Company, Scotland	2233	Life Insurance	" 1	" 30
A 45	Star Life Assurance Society of England	2295	Life Insurance	" 1	" 30
A 65	State Life Insurance Company	2257	Life Insurance	" 1	" 30
A 54	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada	2250	Life and Sickness Insurance	" 1	" 30
A 34	Sun Insurance Office, London, England	2230	Fire Insurance	" 1	" 30
A 23	Sun Life Assurance Company of Canada	2284	Life Insurance	" 1	" 30

INDEX A: Dominion Licensees, Etc.—*Concluded.*

Report Page.	Names of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1904.	Registry ends 1905.
A 51	Supreme Court of the Independent Order of Foresters	2253	Life, Disability and Sickness Insurance on the Assessment Plan	May 1	April 30
A 67	Thames and Mersey Marine Insurance Company (Limited)	2206	Ocean-Marine Insurance	" 1	" 30
A 22	Travellers' Insurance Company of Hartford, Conn	2266	Life and Accident Insurance	" 1	" 30
A 64	Union Life Assurance Company of Toronto	2225	Life Insurance	" 1	" 30
A 21	Union Mutual Life Insurance Company of Maine	2243	Life Insurance	" 1	" 30
A 12	Union Assurance Society, London, England	2302	Fire Insurance	" 1	" 30
A 70	Union Marine Assurance Company (Limited)	2208	Ocean Marine Insurance	" 1	" 30
A 73	United States Fidelity and Guaranty Company	2237	Guarantee Insurance	" 1	" 30
A 21	United States Life Insurance Company	2274	Life Insurance	" 1	" 30
A 8	Western Assurance Company, Toronto	2224	Fire; also Ocean and Inland Marine Insurance	" 1	" 30

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

Report Page.	Name of Company.	System.	Manager or Secretary.	Post Office.
B 102	Algoma Mutual	Mutual	H. N. Young	Sault Ste. Marie
B 134	Amherst Island	Mutual	T. J. Polley	Stella.
B 202	Ayr Farmers'	Mutual	Joseph Wrigley	Ayr
B 114	Bancroft Mutual	Mutual	John Jackson	Bancroft.
B 128	Bay of Quinte Agricultural	Mutual	C. H. Wsddifield	Picton.
B 152	Bertie and Willoughby Farmers'	Mutual	A. H. Kilman	Ridgeway.
B 96	Blanshard	Mutual	P. S. Armstrong	St. Mary's.
B 196	Blenheim, North	Mutual	Robert J. Henderson	Bright.
B 224	Brant County Farmers'	Mutual	John H. Comphell	Brantford·
B 112	Bruce West Farmers'	Mutual	Robert B Camphell	Armow.
B 22	Canadian Casualty and Boiler	Joint Stock	A. G. C. Dinnick	Toronto.
B 104	Canadian Millers'	Mutual	Seneca Jones	Hamilton.
B 220	Caradoc Farmers'	Mutual	W. E. Sawyer	Mt. Bridges.
B 3	Central Life	Joint Stock	J. M. Spence	Toronto.
B 110	Clinton Township	Mutual	G. W. Tinlin	Beamsville.
B 88	Culross	Mutual	David McIntosh	Holyrood.
B 222	Dereham and West Oxford	Mutual	T. R. Mayberry	Ingersoll.
B 170	Dorchester, North and South	Mutual	D. D. York	Harrietsville.
B 208	Downie	Mutual	Peter Smith	Sebringville.
B 178	Dufferin Farmers'	Mutual	James Brown	Melancton.
B 186	Dumfries North and Waterloo South	Mutual	Wm. Deans	Galt.
B 144	Dunwich Farmers'	Mutual	W. A. Galbraith	Iona Station.
B 206	Easthope South Farmers'	Mutual	Wm. S. Russell	Tavistock.
B 44	Economical	Cash Mutual	W. H. Schmalz	Berlin.
B 140	Ekfrid	Mutual	A. P. McDougald	Melbourne.
B 94	Elma Farmers'	Mutual	Robert Cleland	Listowel.
B 210	Eramosa	Mutual	Hugh Black	Rockwood.
B 158	Erie Farmers'	Mutual	Edwin Hoover	Selkirk.
	*Equity Life	Stock	H. Sutherland	Toronto.
B 108	Farmers' Central	Mutual	J. J. Schumacher	Walkerton.
B 118	Farmers' Union	Mutual	R. G. Cornell	Lindsay.
B 46	Fire Insurance Exchange	Mutual and Stock	Hugh Scott	Toronto.
B 180	Formosa	Mutual	Julius Noll	Formosa.
B 182	Germania Farmers'	Mutual	Louis J. Roeding	Alsfeldt.
B 132	Glengarry Farmers'	Mutual	V. G. Chisholm	Lochiel.
B 49	Gore District	Cash Mutual	R. S. Strong	Galt.
B 134	Grand River	Mutual	Isaac Hanson	Blackheath.
B 154	Grenville Patron	Mutual	F. M. Scott	Prescott.
B 86	Grey and Bruce	Mutual	Duncan Campbell	Hanover.
B 218	Guelph Township	Mutual	Maj. Geo. P. Hood	Guelph.
B 190	Halton Union Farmers'	Mutual	Colin Cameron	Eden Mills.
B 136	Hamilton Township	Mutual	David Eagleson	Cold Springs.
B 51	Hand-in-Hand	Mutual and Stock	Hugh Scott	Toronto.
B 148	Hay Township Farmers'	Mutual	Henry Eilber, M.P.P.	Crediton.
B 188	Hopewell Creek	Mutual	Anton Frank.	New Germany
B 90	Howick Farmers'	Mutual	Wm. S. McKercher	Wroxeter.
B 138	Howard Farmers'	Mutual	E. D. Mitten	Ridgetown.
	†Independent	Cash Mutual	W. M. Gray	Toronto.
B 142	Kent and Essex	Mutual	Thomas C. Renwick	Romney.
B 168	Lambton Farmers'	Mutual	W. G. Willoughby	Walnut.
B 124	Lanark	Mutual	W. G. Cameron	Perth.
B 130	Lennox and Addington	Mutual	M. C. Bogart	Napanee.
B 174	Lobo	Mutpal	J. Marsh	Coldstream.
B 166	London Township Farmers'	Mutual	Edward Dann	Bryanston.
B 100	McGillivray	Mutual	Wm. Fraser	W. McGillivray.
B 192	McKillop	Mutual	Thomas E. Hayes	Seaforth.
B 126	Maple Leaf	Mutual	Wm. Purves	Columbus.
B 26	Merchant's Fire	Stock	J. H. C. Durham	Toronto.
B 54	Metropolitan Fire	Mutual and Stock	F. C. Brown	Toronto.
B 116	Midland	Mutual	J. E. Gould	Uxbridge.
B 58	Millers' and Manufacturers'	Stock Mutual	Hugh Scott	Toronto.
B 61	Monarch	Mutual and Stock	B. N. Campbell	London.
B 200	Nichol	Mutual	James Beattie	Fergus.
B 226	Nissouri Farmers'	Mutual	E. J. Pearson	Kintore.
B 160	Norfolk Farmers'	Mutual	T. A. Moore	Simcoe.

* Licensed March 9th, 1904. Deposit, $26,000. † Licensed March 18th, 1904. Deposit, $10,000.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—*Concluded.*

Index Page.	Name of Company.	System.	Manager or Secretary.	Post Office.
156	Oneida Farmers'	Mutual	David Kett	Willowgrove.
	**Ontario Farmers', Weather	Mutual	J. W. Rounding	Grand Valley.
228	Otter	Mutual	H. Van Valkenburg	Norwich.
230	Oxford Farmers'	Mutual	James Munroe, M.P.P.	Embro,
204	Peel and Maryborough	Mutual	James McEwing	Drayton.
216	Peel County Farmers'	Mutual	L. Cheyne	Brampton.
9	People's Life	Mutual	Thomas Jolliffe	Toronto.
65	Perth	Mutual	Chas. Packert	Stratford.
122	Prescott Farmers'	Mutual	B. G. Parisien	Alfred.
214	Puslinch	Mutual	Wm. Rae	Arkell.
31	Queen City	Joint Stock	Thomas Wamsley	Toronto.
120	Renfrew Farmers'	Mutual	Chas, K. Grigg	Renfrew.
106	Saltfleet and Binbrook	Mutual	Robert Fletcher	Stoney Creek.
150	Southwold Farmers'	Mutual	Mathew Silcox	Shedden.
67	Standard Mutual	Mutual and Stock	H. B Reesor	Markham.
98	Sydenham	Mutual	James Cochrane	Owen Sound.
12	Toronto Life	Stock	V. Robin	Toronto.
162	Townsend Farmers'	Mutual	Jas. Ross	Waterford.
33	Traders' Fire	Stock	L. C. Camp	Toronto.
212	Usborne and Hibbert	Mutual	B. W. F. Beavers	Farquhar.
176	Victoria	Mutual	W. R. Stuart	Hamilton.
164	Walpole Farmers'	Mutual	George Miller	Jarvis.
71	Waterloo	Cash Mutual	Frank Haight	Waterloo.
198	Waterloo North, Farmers'	Mutual	Levi Stauffer	Waterloo.
194	Wawanosh West	Mutual	John M. Roberts	Dungannon.
73	Wellington	Mutual and Stock	John Davidson	Guelph.
172	Westminster Township	Mutual	Andrew Elliott	Pond Mills.
92	Williams, East	Mutual	William McCallum	Fernhill.
146	Yarmouth	Mutual	W. H. Elliott	New Sarum.
76	York Mutual	Mutual and Stock	James G. Wilgar	Toronto.

**Licensed for the transaction of Weather Insurance, 18th August, 1904.

INDEX C.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, and standing registered at the 1st November, 1904.

Report page.	Short name of Society.	When organized or incorporated.	Head office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of Registry. Begins 1904.	Term of Registry. Ends 1905.
C 65 ..	Army and Navy Veterans, Toronto	1888	Toronto	Arthur J. Bennett	1048	Insurance against sickness and death	July 1.	June 30
C 67 ..	Army and Navy Veterans, Hamilton	1889	Hamilton	John Gardner	1085	Sick and funeral benefits	"	"
C 88 ..	Bain Wagon Co., Employees' Mutual Benefit Association	1900	Woodstock	D. Brown, Jr.	1049	Sick and funeral benefits	"	"
C 52 ..	Bank of British North America W. & O. Fund	1891	Montreal	F. M. Spry	1033	Insurance against death	"	"
C 78 ..	Bartenders' Benevolent Association	1900	Toronto	R. J. Patterson	1099	Sick and funeral benefits	"	"
C 81 ..	Bertram Engine Works Co., Mutual Benefit Association	1900	Toronto	H. O. Morris	1100	Sick and funeral benefits	"	"
C 93 ..	Bricklayers' and Masons' Union No. 1, of Ontario.	1881	Hamilton	A. J. Seymour	1052	Insurance against sickness and death	"	"
C 92 ..	Brown Brothers,' Limited, Employees' Benefit Society	1902	Toronto	A. J. McLean	1109	Sick and funeral benefits	"	"
C 91 ..	Canada Atlantic Railway Employees' Sick and Disability Society	1894	Ottawa	W. D. J. McEwen	1106	Sick and funeral benefits	"	"
C 72 ..	Canada Foundry Employees' Society	1890	Davenport, P.O.	S. M. Gray	1032	Sick and funeral benefits	"	"
C 87 ..	Canada Furniture Manufacturers, Employees' Benefit Society	1895	Woodstock	Thomas Milburn	1076	Sick and funeral benefits	"	"
C 5 ..	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague	1044	Insurance against sickness and disability or death.	"	"
C 149 .	Civil Service Mutual Benefit Society	1872	Ottawa	W. J. Lynch	1053	Insurance against sickness and death	"	"
C 59 ..	Cigarmakers' Union No. 27, Toronto	1869	Toronto	J. Pamphilon	1095	Sick, funeral and out of work benefits	"	"
C 61 ..	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	Thomas O'Dowd	1065	Sick, funeral and out of work benefits	"	"
C 63 ..	Cigarmakers' Union No. 59, Brantford	1886	Brantford	F. Mather	1096	Sick, funeral and out of work benefits	"	"
C 88 ..	Cobban Manufacturing Co's Employees' Mutual Benefit Society	1888	Toronto	F. G. Butt	1031	Sick and funeral benefits	"	"
C 84 ..	Cockshutt Plow Co. Relief Association	1899	Brantford	David Richardson	1064	Sick and funeral benefits	"	"
C 44	Commercial Travellers' Association of Canada	1874	Toronto	James Sargant	1056	Insurance against accident and death	"	"

C 46 ..	Commercial Travellers' Society of Western Ontario.	1885	London	Alfred Robinson,..	1046	Insurance against death	"	"
C 104 ..	Daughters and Maids of England Benevolent Society	1890	Toronto	L. G. Cross.....	1081	Sick and funeral benefits	"	"
C 76 ..	Dominion Expressmen's Sick Benefit Association..	1889	Toronto	F.W. Branscombe	1041	Insurance against sickness and death	"	"
C 128 ..	Federated Letter Carriers	1891	Toronto	Alex. McMordie..	1034	Insurance against sickness and death	"	"
C 16 ..	Foresters, Canadian Order of	1879	Brantford	Geo. Faulkner....	1057	Insurance against sickness and death	"	"
C 39 ..	Foresters, Catholic Order of.....	1883	Chicago	Thos.F.McDonald	1093	Insurance against sickness and death	"	"
C 74 ..	Gendron Manufacturing Co's Employees' Mutual Benefit Society	1890	Toronto	J. J. Moran.....	1084	Sick and funeral benefits	"	"
C 95 ..	Globe Printing Co's. Employees' Benefit Society...	1885	Toronto	T. Jeffrey.....	1091	Sick and funeral benefits	"	"
C 86 ..	Gutta Percha and Rubber Manf'g. Co. Employees' Sick Benefit Society.....	1900	Toronto	J. M. Ogilvie.....	1087	Sick and funeral benefits	"	"
C 111 ..	Hamilton Police Benefit Fund.....	1891	Hamilton.....	John Timson.....	1050	Insurance against death, also life-time benefits....	"	"
C 153 ..	Hamilton Steel and Iron Co's. Employees' Benefit Society	1902	Hamilton.....	F. W. Sterrett	1040	Sick and funeral benefits	"	"
C 75 ..	Heintzman & Co's. Employees' Benefit Society	1885	Toronto	A. J. Linton	1089	Insurance against sickness and death	"	"
C 151 ..	Hibernians, Ancient Order of.....	1888	Hamilton.....	Thos. O'Dowd....	1038	Insurance against sickness and death.....	"	"
C 8 ..	Home Circles, Canadian Order	1884	Toronto	J. M. Foster.....	1055	Insurance against sickness and death, also life-time benefits (including endowments)	"	"
C 110 ..	Irish Catholic Benevolent Union	1883	Toronto	J. J. O'Regan.....	1101	Insurance against sickness and death.....	"	"
C 122 ..	Italian Benevolent Society.....	1888	Toronto	D. A. G. Glionna..	1078	Insurance against sickness and death	"	"
C 124 ..	Italian Workingmen's Association of Ontario	1901	Toronto	D. Zupo	1108	Sick and funeral benefits	"	"
C 83 ..	Karn & Co's. Employees' Mutual Benefit Association.	1900	Woodstock	W. E. Gould.....	1030	Sick and funeral benefits	"	"
C 36 ..	Knights of the Maccabees Supreme Tent	1883	Port Huron	L. E. Sisler	1029	Insurance against sickness and death.....	"	"
C 41 ..	Knights of Pythias, Supreme Lodge	1864	Nashville.....	R. L. C. White ...	1067	Insurance against sickness and death.....	"	"
C 108 ..	Knights of St. John, Ontario Grand Commandery of the.....	1893	Toronto	John S. Harnett..	1070	Insurance against sickness and death.....	"	"
C 106 ..	Knights of St. John and Malta	1875	Toronto	John A. Cowan..	1037	Insurance against sickness and death, also life-time benefits	"	"
C 159 ..	La Congregazione della Immacolata Conceglone di Maria Santissma.....	1903	Toronto	G. Quergues	1090	Sick and funeral benefits	"	"
C 147 ..	Ladies' Orange Benevolent Association	1895	Dover Centre...	Mrs. Longmore...	1111	Sick and funeral benefits.....	"	"
C 116 ..	London Police Benefit Fund.....	1877	London	Robert Black.....	1042	Insuranee against death, also life-time benefits....	"	"
C 157 ..	Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	W. J. Kissiek	1088	Sick and funeral benefits.....	"	"
C 100 ..	Loyal True Blue Association.....	1889	Port Perry.....	Nicholas Ingram.	1092	Insurance against sickness and death	"	"

INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Continued.*

Report page.	Short name of Society.	When organized or incorporated.	Head office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of registry. Begins, 1904.	Term of registry. Ends, 1905.
C 138 ..	Massey-Harris (Toronto) Employees' Mutual Benefit Society	1883	Toronto	Thos. Carruthers.	1102	Sick and funeral benefits	July 1...	June 30.
C 136 ..	Massey-Harris (Brantford) Relief Association	1885	Brantford	Percy Gregory	1066	Insurance against sickness and death	"	"
C 68 ..	Mutual Masonic Compact	1887	St. Catharines..	Lovi Yale	1075	Insurance against death	"	"
C 57 ..	Methodist Book and Publishing House Employees' Benefit Society	1895	Toronto	Henry Balson	1039	Sick and funeral benefits	"	"
C 19 ..	Oddfellows, Canadian Order of	1882	Toronto	Robert Fleming..	1062	Insurance against sickness and death	"	"
C 11 ..	Oddfellows, Independent Order of	1855	Toronto	J. B. King	1074	Insurance against sickness and death	"	"
C 132 ..	Oddfellows, Independent Order, M.U.	1887	Toronto	W. C. Schunck	1077	Insurance against sickness and death	"	"
C 14 ..	Oddfellows Relief Association	1874	Kingston	R. Meek	1025	Insurance against disability or death	"	"
C 32 ..	Orange Grand Lodge, Ontario West	1881	Toronto	Wm. Lee	1086	Insurance against sickness and death	"	"
C 30 ..	Orange Grand Lodge of B. A.	1890	Toronto	J. S. Leighton	1030	Insurance against sickness and death	"	"
C 54 ..	Ottawa Typographical Union No. 102	1867	Ottawa	Jas. Watters	1098	Sick and funeral benefits	"	"
C 102 ..	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	1073	Insurance against sickness and death	"	"
C 159 ..	Polson Iron Works Benefit Association	1903	Toronto	Hy. Cresswell	1112	Sick and funeral benefits	Aug. 30.	"
C 130 ..	Postal Benefit Association, Toronto	1891	Toronto	Chas. E. Swait	1068	Insurance against death	July 1...	"
C 33 ..	Royal Arcanum	1877	Boston	W. O. Robson	1028	Insurance against sickness and death	"	"
C 27 ..	Royal Templars of Temperance	1884	Hamilton	C. V. Emory	1094	Insurance against sickness and death	"	"
C 58 ..	Sanctuary Robin Hood, A. O. S.	1878	Toronto	W. H. Henley	1061	Sick and funeral benefits	"	"
C 48 ..	Societe des Artisans Canadien Francais	1876	Montreal	Germain Beaulieu	1045	Insurance against sickness and death	"	"
C 22 ..	Sons of England	1877	Toronto	John W. Carter	1026	Insurance against sickness and death	"	"
C 98 ..	Sons of Ireland	1890	Toronto	Thos. Rooney	1051	Insurance against sickness and death	"	"
C 25 ..	Sons of Scotland	1876	Toronto	D. M. Robertson	1027	Insurance against sickness and death	"	"
C 126 ..	St. Boniface Benefit Society	1892	Berlin	Andrew Englert..	1082	Sick and funeral benefits	"	"
C 96 ..	St. Jean Baptiste Society, Ottawa	1887	Ottawa	J. R. Rattey	1107	Insurance against sickness and death	"	"

C 140 ..	St. Joseph Mutual Benefit Society, Toronto	1889	Toronto	L. J. Lefebere	1072	Sick and funeral benefits	"	"
C 142 ..	St. Joseph Aid Society (Formosa)	1887	Formosa	Math. Weiler	1035	Sick and funeral benefits	"	"
C 50 ..	St. Joseph (Union of) Ottawa	1868	Ottawa	Alfred Dostaler	1043	Insurance against sickness and death	"	"
C 90 ..	St. Luke Benefit Society	1894	Amherstburg	L. Bertrand	1105	Sick and funeral benefits	"	"
C 117 ..	Theatrical Mechanical Association, Toronto	1886	Toronto	W. E. Meredith	1071	Insurance against sickness and death	"	"
C 121 ..	Toronto Firemen's Benefit Fund	1891	Toronto	R. J. McGowan	1060	Insurance against sickness and death, also life-time benefits	"	"
C 145 ..	Toronto Hebrew Benevolent Society	1898	Toronto	L. Waldman	1058	Sick and funeral benefits	"	"
C 119 ..	Toronto Musical Protective Association	1887	Toronto	Jno. A. Wiggins	1063	Sick and funeral benefits	"	"
C 112 ..	Toronto Police Benefit Fund	1882	Toronto	David McKinney	1069	Insurance against death, also life-time benefits	"	"
C 85 ..	Toronto Civic Employees' Benevolent Association	1888	Toronto	S. Deans	1104	Insurance against sickness and death	"	"
C 70 ..	Toronto Railway Employees' Union and Benefit Society	1893	Toronto	Geo. Coney	1051	Sick and funeral benefits	"	"
C 53 ..	Toronto Typographical Union No. 91	1844	Toronto	Thos. C. Vodden	1047	Sick and funeral benefits	"	"
C 94 ..	United Daughters of Chatham	1855	Chatham	Mary E. Anderson	1083	Sick and funeral benefits	"	"
C 3 ..	United Workmen, Ancient Order of	1879	Toronto	M. D. Carder	1021	Insurance against sickness and death	"	"
C 131 ..	United Protestant Benevolent Association	1881	Hamilton	James Harper	1079	Insurance against sickness and death	"	"
C 155 ..	Verity Plow Company Relief Association	1899	Brantford	Chas. Carter	1080	Sick and funeral benefits	"	"
C 95 ..	Victoria Lodge No. 7, Good Samaritans	1862	Hamilton	Annie Gwyder	1079	Sick and funeral benefits	"	"
C 125 ..	Vittoria Emanuele III. Society	1902	Toronto	R. Branciere	1103	Sick and funeral benefits	"	"
C 80 ..	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1898	Toronto	Arthur C. Quinn	1059	Sick and funeral benefits	"	"
C 143 ..	Young Men's Hebrew Association	1896	Toronto	D. Lavine	1110	Sick and funeral benefits	"	"

DETAILED REPORT

OF THE

nspector of Insurance

AND

Registrar of Friendly Societies.

TRANSACTIONS FOR THE YEAR 1904.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty,
1905.

To His Honour WILLIAM MORTIMER CLARK, K.C.,

Lieutenant-Governor of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to your Honour the Report of the Inspector of Insurance and Registrar of Friendly Societies for the year ended 31st December, 1904.

Respectfully submitted,

J. J. FOY,

Attorney-General.

TORONTO, Oct. 27th, 1905.

PARLIAMENT BUILDINGS.

TORONTO, 25th October, 1905.

To the Honourable J. J. FOY K.C., M.P.P., etc.,

Attorney-General,

Toronto.

SIR,—I have the honour to submit the accompanying reports respecting the various organizations constituted to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these insurers the Ontario Insurance Act (R.S.O. 1897, c. 203) distinguishes the following divisions:

A. Registrar Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under or by virtue of the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

C. Registered Friendly Societies: being Societies registered by the Province of Ontario, for the transaction of insurance therein.

Of these divisions, the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

The report upon Division A (Dominion Licensees) made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policy-holders of those several countries. In the present report, except in cases of new licensees, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's power or status, of which the Department has received notice, the nature and extent of such changes are indicated.

All of the Companies in Division A, except Ocean Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean Marine Companies.

The report upon Divsion C (Friendly Societies) made on the 26th of January, 1893, related to their mode and place of incorporation; the statutes and instruments under which the Societies were constituted, and those by which they are now governed; the kind of insurance or insurance benefits undertaken; that report also showed, *inter alia* whether or not the certificate holders generally are secured by a surplus fund; and, if a surplus fund is maintained, whether any of this surplus is held in Ontario, if any, how much, how invested, and by whom held and controlled.

The present report on Division C contains in substance the Annual Statements for the year ending 31st December, 1904, made by the Friendly Societies to the Insurance Department for Ontario, under section 96 of the Ontario Insurance Act (R.S.O. 1897, c. 203).

In order to prevent unnecessary delay in publication, the three Divisions have been placed simultaneously in the printer's hands—the pages of the several divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies and Societies standing registered at the dates therein mentioned.

I have the honour to be, Sir,

Your most obedient servant,

J. HOWARD HUNTER,

Inspector of Insurance and Registrar of Friendly Societies.

CONTENTS

DIVISION A.—Registered Dominion Licensees; being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada, and registered by the Province of Ontario, for the transaction of insurance in the Province:—

Abstracts of Applications for Registry ..... Pages A 1 *et seq.*

DIVISION B.—Provincial Licensees; being Insurance Companies licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein:

I. Detailed Statements of Joint Stock Life and Accident Insurance Companies ..... Pages B 3 *et seq.*

II. Detailed Statement of Joint Stock Companies insuring against accident to the Person and Steam Boiler Insurance ..... Pages B 26 *et seq.*

III. Detailed Statement of Weather Insurance Companies ..... Pages B 34 *et seq.*

IV. Detailed Statements of Joint Stock Fire Insurance Companies ..... Pages B 38 *et seq.*

V. Detailed Statements and Synoptical Tables of Cash Mutual Fire Insurance Companies ..... Pages B 58 *et seq.*

VI. Detailed Statements and Synoptical Tables of Strictly Mutual Fire Insurance Companies ..... Pages B 118 *et seq.*

VII. Comparative Summary of Assets and Premium Notes of Mutual Fire Companies of all classes ..... Pages B 278 *et seq.*

DIVISION C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein:—

I. Abstracts of Annual Statements for year ending 31st December, 1904 ..... Pages C 1 *et seq.*

II. Comparative Tables: showing Life Insurance, Sick and Funeral Benefits, Membership, Assets and Liabilities ..... Pages C 193 *et seq.*

APPENDIXES

I. "The Proper Contents of an Application for Fire Insurance:" An Address delivered by Mr. J. Howard Hunter, M.A., K.C., Inspector of Insurance, at the Annual Meeting of The Mutual Fire Underwriters' Association, held in the Railway Committee Room of the Parliament Buildings, Toronto, 29th March, 1905 ..... Pages C 203 *et seq.*

II. Insurance Tea Schemes. Judgment of Mr. Justice Buckley (H. C. J., Eng.), 8th and 16th February, 1905, in *re* Nelson & Co., Limited.—Extracts from articles in English journals ..... Pages C 209 *et seq.*

It is Illegal to Sell or Issue in Ontario Blank Policies Payable to Bearer: 14 Geo. III, Chap. 48, Sec. 2; *Canadian Free Ins. System v. Mayell & Son.*

III. Friendly Societies of England. Increase in the amount of Sickness Claims among members of all ages.—Annual Premiums for an all-life insurance of $1,000 according to the latest Experience of the Manchester Unity; comparison with Premium Table in Schedule to Ontario Insurance Act, R. S. O., 1897, chap. 203 ..... Pages C 227 *et seq.*

IV. "Some Fallacies that Still Vex Friendly Societies:" An Address delivered by Mr. J. Howard Hunter, M.A., K.C., Registrar of Friendly Societies, to The Canadian Fraternal Association at the Annual Meeting, Toronto, 28th April, 1905..... Pages C 231 *et seq.*

V. Tables of Net Annual Premiums, Hm 4½ per cent.: For the Adjustment of the Sum Insured where the Age of the Assured was given erroneously, but in good faith, and without intention to deceive. (R. S. O., 1897, chap. 203, s. 149) ..... Pages C 237 *et seq.*

INDEXES:—

Index A:—Dominion Licensees, standing registered at the 25th October, 1905—being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada and registered by the Province of Ontario for the transaction of insurance in the Province.

Index B:—Provincial Licensees, standing registered at the 25th October, 1905—being Insurance Corporations licensed, inspected and registered by the Province of Ontario, for the transaction of Insurance therein.

Index C:—Friendly Societies, standing registered at the 25th October, 1905—being Societies registered by the Province of Ontario, for the transaction of insurance therein.

DIVISION A.

INSURANCE CORPORATIONS, OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—INSURANCE CORPORATIONS, OR COMPANIES, OPERATIN UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY TH PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN TH PROVINCE.

NOTE.—The report upon Division A made on the 26th January, 1893, describ fully their mode and place of incorporation; their statutory powers, duties, rights a obligations; their internal organization; the relation of the members *inter se;* t liabilities of the members to the creditors of the Company; the kind or kinds of ins ance for which the Company is registered in Ontario: and the extent to which ass of the Company have been dposited in various countries as special security for t policyholders of those several countries. In the present report, except in the case new admissions to registry, it has not been considered necessary to set out all of th details. Where any change has occurred in the Company's power or status, of wh the Department of Insurance has had notice, the nature and the extent of such char are indicated.

All the Companies in Division A, except Ocean Marine Companies, make financ statements annually to the Dominion of Canada; and those statements as revised the Dominion Superintendent can be found in the Superintendent's Annual Repo The balance sheets therefore printed here under Division A are limited to those Ocean Marine Companies.

The deposits of Companies in this Division have been revised up to the 15th Ju 1905.

DIVISION A.

ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 2451. Certificate of Registry No. 1321.

Directors and Officers.

Directors:—Right Hon. Lord Rothschild, London, Eng.; Charles Edward Barnett, London; Right Hon. Lord Battersea, London; Frederick Cavendish Bentinck, London; Hon. Kenelem P. Bouverie, London; Thomas Henry Burroughs, London; Francis William Buxton, London; Major-General Sir Arthur Ellis, K.C.O.V., London; James Fletcher, London; John Cator, London; Francis Alfred Lucas, M.P., London; Hon. Harbord Lushington, London; Hon. Henry Berkeley Portman, London; Hon. Lionel Walter Rothschild, M.P., London; Hugh Colin Smith, London; Right Hon. Lord Stalbridge, London; Lieut.-Colonel F. Anderson Stebbing, London; Sir Charles Rivers Wilson, G.C.M.G., C.B.; London; Victor C. W. Cavendish, London; Col. the Hon. E. C. Digby, London; Francis Augustus Bevan; Percival Bosanquet, Esq.; John Hampton Hale, Esq.; Alex. Laurie, Esq.; Right Hon. the Earl of Verulam.

Officers:—The Right Hon. Lord Rothschild, Chairman, London; Robert Lewis, General Manager and Secretary, London.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company.

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies Act, 1862 to 1900, registered as a Limited Company, 11th April, 1902.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares; and see new paragraph 2 *supra*.

Note.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the Capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $209,532, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 2404. Certificate of Registry No. 1273.

Directors and Officers.

Directors:—Hon. George A. Cox, Toronto; F. W. Gates, Hamilton; Adam Brown, Hamilton; James Ross, Montreal; J. W. Flavelle, Toronto; B. E. Walker, Toronto; H. B. Walker, New York; Z. A. Lash, K.C., Toronto; John Hoskin, K.C., Toronto; E. W. Cox, Toronto; Alexander Bruce, K.C., Hamilton; Hon. Wm. Gibson, Beamsville; Charles Chaput, Montreal; E. R. Wood, Toronto; Hon. Aaron T. Bliss, Saginaw, Mich.

Officers:—Hon. George A. Cox, President, Toronto; F. W. Gates, Vice-President, Hamilton; E. W. Cox, General Manager, Toronto; R. Hills, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating The Canada Life Assurance Company, 56 Vict., chap. 76; R.S.C., 1886, chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Compay are deposited and held in Canada as special security for the policy holders therein as follows; Deposit accepted at the valuo of $57,950, held by the Government of Canada.

Recent legislation respecting The Canada Life Assurance Company was noted in the report of 1893; see also Statutes of Canada, 1899, 62-3 Vict., chap. 99.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 2551. Certificate of Registry, No. 1330.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, William H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is $1,250,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1878; those marked B to policies issued subsequently; £100,000 stg. 2¾ per cent. Consolidated Stock; $531,833 Province of Quebec Debentures; $149,893 Province of Manitoba Debentures; $66,000 Province of New Brunswick Bonds; $100,000 Prince Edward Island Bonds; $60,000 Montreal Harbour Bonds; $2,782,621 Municipal Debentures. Total, $4,177,011. Accepted value $3,967,613, being $100,000 (A), and $3,867,613 (B).

THE STANDARD LIFE INSURANCE COMPANY.

Register No. 2585. Certificate of Registry No. 1365.

Directors and Officers.

Directors:—James A. Gillespie, Montreal; E. B. Greenshields, Montreal; H. V. Meredith, Montreal; Angus W. Hooper, Montreal; W. M. Ramsay, Montreal.

Officers:—D. N. McGoun, Manager for Canada.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Charles Hunter, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United

Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106; R.S.O., 1897, c. 203. Dominion of Canada, R.S.C., chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of $5,676,611, being $133,622 Life A, and $5,542,989 Life B, also $1,001,898 vested in Canadian Trustees under the Insurance Act.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 2566. Certificate of Registry No. 1346.

Directors and Officers.

Directors:—W. Reierson Arbuthnot, Esq.; Robert Barclay, Esq.; Sir Thomas Brook, Bart.; W. Middleton Campbell, Esq.; Jeremiah Colman, Esq.; The Right Hon. Leonard H. Courtney; William C. Dawes, Esq.; Sir James F. Garrick, K.C., K.C.M.G.; W. M. Guthrie, Esq., M.P.; Frederick W. Harris, Esq.; F. Larkworthy, Esq.; John H. Ley, Esq.; General Sir Henry W. Norman, G.C.B.; J. Carr Saunders, Esq.; The Right Hon. Sir Andrew Scoble, K.C., K.C.S.I.; Alexander Billing Sim, Esq.; W. J. Thompson, Junr., Esq.; John Trotter, Esq.; P. B. Trower, Esq.; F. L. Wallace, Esq.; Edward Webb, Esq.

Officers:—General Manager, E. Roger Owen; Secretary, Henry Mann.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: *Public General Acts of the United Kingdom*; 25 and 26 Vict., chap. 89, The Companies' Act,

862: 27 Vict., chap. 19, The Companies' Seal Act, 1864; 30 and 31 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 93, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50 Vict., chap. 75 (Vesting of Securities and Property in trustees, etc.); 53-4 Vict., c. 172 (Extension of Objects).

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire, Inland Marine and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $107,067, Cape of Good Hope 4 per cent. Stock; $89,547 Canada 4 per cent. Stock; $24,333 Canada 3 per cent. Stock; $102,200 Queensland Bonds, $48,667 British Consolidated Stock, and $143,567 Canadian Northern Railway guaranteed bonds, $29,200 Ceylon 4 per cent. inscribed Stock, and $48,667 Loan Company Debentures. Accepted at $584,000, being $107,067 Life A, $91,250 Life B, and $385,683 Fire.

CONFEDERATION LIFE ASSOCIATION.

Register No. 2418. Certificate of Registry No. 1287.

Directors and Officers.

Directors:—Sir Wm. P. Howland, Toronto; W. H. Beatty, Toronto; W. D. Matthews, Toronto; J. K. Macdonald, Toronto; Hon. J. Young, Galt; S. Nordheimer, Toronto; William Whyte, Winnipeg; D. R. Wilkie, Toronto; A. McLean Howard, Toronto; E. B. Osler, M.P., Toronto; F. Wyld, Toronto; G. Mitchell, Halifax.

Officers:—W. H. Beatty, President, Toronto; Fred'k. Wyld, Vice-President, Toronto; W. D. Matthews, Vice-President, Toronto; John Kay Macdonald, Managing Director, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Cofederation Life Association.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life

Association; 42 Vict., 1879, chap. 72, an Act to amend the Act of incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is $1,000,000 divided into 10,000 shares of $100 each. Ten per cent., $100,000, has been paid up. (The capital stock was originally $500,000 and increased to $1,000,000 under authority of charter). The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policy holders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $80,275, held by the Dominion Government.

ROYAL INSURANCE COMPANY.

Register No. 2441. Certificate of Registry No. 1311.

---

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario John Kay, Toronto. Suits by or against the Company may be brought in the name of the Royal Insurance Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. *The members are related* as shareholders of an incorporated stock company and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906 to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $1,131,987.

WESTERN ASSURANCE COMPANY.

Register No. 2447. Certificate of Registry No. 1317.

Directors and Officers.

Directors:—Hon. Geo. A. Cox, Toronto; J. J. Kenny, Toronto; E. R. Wood, Toronto; Hon. S. C. Wood, Toronto; G. R. R. Cockburn, Toronto; H. N. Baird, Toronto; Geo. McMurrich, Toronto; W. R. Brock, Toronto; J. K. Osborne, Toronto.

Officers:—Hon. Geo. A. Cox, President, Toronto; J. J. Kenny, Vice-President and Managing Director, Toronto; C. C. Foster, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related* to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of $55,918 held by the Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY.

Register No. 2548. Certificate of Registry No. 1327.

1. Head Office, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889; 62-3 V., c. 16 (Extension of objects, investment of funds, etc.).

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

NOTE.—The clause referred to is as follows: "Provided always, and it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $328,257 held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Register No. 2571. Certificate of Registry No. 1351.

DIRECTORS AND OFFICERS IN CANADA.

Directors:—W. J. Buchanan, Montreal; G. E. Drummond, Montreal; E. S. Clouston, Montreal; Sir. Alex. Lacoste, Montreal; and F. W. Thompson, Montreal.

Officers:—J. Gardner Thompson, Resident Manager, Montreal; Wm. Jackson, Deputy-Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Joseph B. Reed, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the Directors of the said Company, or the Company itself.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last mentioned Company and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes: 61-2 V., c. 68 (Extension and definition of objects of Company).

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $756,598.

PHŒNIX ASSURANCE COMPANY, LIMITED.

Register No. 2546. Certificate of Registry No. 1325.

Directors and Officers.

Directors:—The Right Hon. Lord Avebury, F.R.S., D.C.L., LL.D., London; Joseph William Baxendale, London; Walter Bird, London; Bristow Bovill, London; Ralph Clutton, London; Edgar Lubbock, London; Joseph Francis Lescher, London; Sir Arthur Charles Lucas, London; Admr. Charles Davis Lucas, V.C., London; The Hon. Edward Ponsonby, London; The Hon. E. B. Portman, London; Hon. Stuart Pleydell Bouverie, London; Robert Kirkman Hodgson, London; G. G. Treherne-Treherne, London; Thomas D. Murray.

Officers:—H. B. Guernsey, Manager and Secretary, London.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Thomas C Patterson, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are related* as shareholders in an unincorporated joint stock company, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is not limited. The special conditions are as follows: That the proprietors of shares for the time being shall be interested in the capital and profits of the Company, and shall bear all losses attending the carrying on of the business of the Company in proportion and according to the number of shares they shall from time to time respectively hold in the Company. Legislation (private): 58-9 V., c. 73, re-enactment of 53 Geo. III., c. 212 (with amendments) capital, etc.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $565,459.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Register No. 2446. Certificate of Registry No. 1316.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : Parliament of Great Britain, 7 and 8 Vict., chap. 210, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 62; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 131, The Joint Stock Companies Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1905, and expiring on the 31st March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $221,856, held by Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No 2449. Certificate of Registry No. 1319.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Thomas Merritt, Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related* mutually. There is no share capital and no personal liability of the assured, who constitutes the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1905, and expiring the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policy holders therein as follows : Deposit accepted at the value of $2,289,710, held by the Receiver-General at Ottawa. Also $4,180,000 in hands of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 2562. Certificate of Registry No. 1341.

---

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America

2. *The legislative enactments* by which the powers, duties, rights, and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $48,667 New Zealand 4 p.c. stock, $30,416 Province of Quebec stock, $29,200 Province of Manitoba 5 p.c. debentures, $48,667 Canadian Northern Railway Guaranteed bonds, and $254,733 Municipal Securities; total $411,683. (Accepted at $389,855.)

UNION ASSURANCE SOCIETY.

Register No. 2596. Certificate of Register No. 1357.

Directors and Officers.

Directors:—William Latham, K.C., New Square, Lincoln's Inn, W. C., Eng., Charles Mortimer, Wigmore, Capel, Surrey; Sir John Wittaker Ellis, Cowes; Sir Thomas Firbank, M.P., Chislehurst; Walter Robertson Hoare, Smithfield; John

Humphrey, London; Rt. Hon. Earl of Litchfield, London; J. Trueman Mills, London; James Thompson, London; Sir Frederick Wigan, London; John E. Woodroffe, London; Berkeley Portman, London; Fred Single.

Officers:—William Latham, K.C., Chairman; Charles Mortimer, Deputy Chairman, Wigmore, Capel, Surrey; Joseph Powell, General Manager, London.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Edgar A. Badenach, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Secretary for the time being.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed are as follows: 1815, 55 Geo. III., chap. 46, an Act to enable the Union Society for effecting insurance from Fire, and the Union Life Office for effecting insurances on lives and survivorships and for granting and purchasing annuities, to sue and be sued in the name of the Chairman or Secretary for the time being. 1892, 55-56 Vict. (Imp.) Union Assurance Society's Act, 1892, which is to be read with the new rules and regulations confirmed by the shareholders on the 2nd December, 1892, and enrolled on the 23rd December, 1892, in the Central offices of the Supreme Court of Judicature, London, England. A copy of these rules and regulations has been filed in the Department of Insurance for Ontario.

3. The present collective name of the Company is the Union Assurance Society.

4. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The total capital of the Company is £450,000, of which £300,000 has been subscribed and £150,000 added from profits—such capital being divided into 45,000 shares each of the nominal amount of £10, on each of which 13s. 4d. has been paid, and £3 6s. 8d. added from profits. (*Rules and Regulations* December 24, 1892, p. 6.)

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $416,147.

QUEBEC FIRE INSURANCE COMPANY.

Register No. 2445. Certificate of Registry No. 1315.

Directors and Officers.

Directors:—Sir Alphonse Pelletier, K.C.M.G., Quebec; Hon. P. Garneau, M. L. C., Quebec; William A. Sims, Toronto; Alfred Wright, Toronto; A. E. Blogg, Toronto; G. A. B. Dickson, Toronto; W. Thompson, Quebec; J. F. Dobbin, Montreal; H. B. Bignell, Quebec; Thomas H. Norris, Quebec.

Officers:—Hon. P. Garneau, M. L. C., President, Quebec; Sir A. Pelletier, K.C.M.G., Vice-President, Quebec; H. B. Bignell, Secretary, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (an Act to incorporate the Quebec Fire Insurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $77,675, held by Insurance Branch, Finance Department, Ottawa.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2414. Certificate of Registry No. 1283.

Directors and Officers.

Directors:—Lt.-Col. Wm. Kerns, Burlington; David Dexter, Hamilton; M. H. Aikins, M.D., Burnhamthorpe; Hon. G. E. Foster, Toronto; Hon. J. M. Gibson, Hamilton; Hugh Murray, Hamilton; Hon. E. McLeod, St. John, N.B.; Rev. John Potts, D.D., Toronto; Rev. John G. Scott, Paris; Rev. A. E. Russ, M. A., Woodstock; Rev. John Wakefield, D.D., Toronto; A. Woolverton, M.D., Hamilton; T. C. Haslett.

Officers:—David Dexter, President and Managing Director, Hamilton; Lt.-Col. Wm. Kerns, Burlington, Rev. John Potts, D.D., Toronto, Vice-Presidents.

1. Head Office, Hamilton, Ontario. Suits by or against the Company may be brought in the name of The Federal Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 38 Vict., chap. 68, 1884, an Act to incorporate The Industrial and Commercial Life Assurance Company of Canada; Ontario, 39 Vict., chap. 1, s. 7, 1875, an Act to amend and repeal certain enactments of the last session of the Legis-

lature; R.S.C., 1886, chap. 124, the Insurance Act; Statutes of Canada, 1898, an Act respecting The Federal Life Assurance Company of Ontario and to change its name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposits accepted at the vale of $71,752.

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Register No. 2560. Certificate of Registry, No. 1339.

Canadian Trustees.

W. M. Ramsay, Chairman, Montreal; Hon. A. Desjardin, Deputy Chairman, Montreal; R. W. Smith, J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal; B. E. Hards, Assistant Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deed of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid-up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend The Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Company's Act, and the Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May,* 1893, *were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited, except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be

ranted by the Company should contain a proviso limiting the liability of the share-olders in the Company to the amount of their respective shares in the capital ock and funds of the Company, and by the 109th article of the samo deed which re-uired that all deeds and contracts entered into by the Directors and other officers the Company should contain a like proviso, and by the proviso to the effect afore-id, which by the practice of the company was actually inserted in all the policies of surance issued by the Company. The Company was advised that by the laws of the nited Kingdom the effect of tho said articles and proviso when so inserted was to res-ict the liability of the shareholders to the amount remaining unpaid upon the shares eld by them, so far as regarded their liability to the persons assured by or claiming nder such policy, instrumont, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.), which received the oyal Assent April 29th, 1893 (56-7 V. c. 13), the Company was enpowered to regis-r under the Companies' Act, 1862 to 1890, as a limited liability Company, and his was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides : Nothing in this Act shall operate to prejudice or effect the rights of the existing olicy holders of the Company." Copies of the Act of 1893, of the Memorandum f Association, 1893, and the Certificato of Incorporation are field in the Department f Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Can-da, bearing date 31st of March, 1905, and expiring on the 31st day of March, 906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Can-da as special security for the policy holders therein as follows: Deposit accepted o the value of $388,213, held by the Receiver-General of Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 2436. Certificate of Registry No. 1306.

Directors and Officers.

Directors:—Edward Rawlings, Montreal; Hartland S. MacDougall, Montreal; . S. Clouston, Montreal; George Hague, Montreal; William Wainwright, Mont-eal; Hon. E. C. Smith, St. Albans, Vt.; H. W. Cannon, New York; J. B. Forgan, Chicago: H .E. Rawlings, New York.

Officers:—Edward Rawlings, President and Managing Director, Montreal; Hart-and S. MacDougall, Vice-President, Montreal; Robert Kerr, Secretary-Treasurer, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obliga-ions of the Company are now declared, defined and governed are the following:

Province of Canada, 14 and 15 Vict., chap. 36, 1851, An Act to incorporate The Canada Guarantee Company; Dominion of Canada, 35 Vict., chap. 22, 1873, An Act to amend the Act incorporating The Canada Guarantee Company; Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating the Canada Guarantee Company; Canada, 44 Vict., chap. 57, 1881 an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906 to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as sepecial security for the policy holders therein as follows: Deposit accepted at the value of $55,600, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 2407. Certificate of Registry No. 1276.

Directors and Officers.

Directors:—John L. Blaikie, Toronto; James Thornburn, M.D., Toronto: Hon Sir Wm. R. Meredith, K.C., Toronto; L. Goldman, A.I.A., F.C.A., Toronto: Hon Senator Gowan, K.C., LL.D., C.M.G., Barrie: L. W. Smith, K.C., D.C.L., Toronto Lt.-Col. D. McCrae, Guelph; E. Gurney, Toronto; J. Kerr Osborne, Toronto.

Officers:—John L. Blaikie, President, Toronto; James Thornburn, M.D., 1st Vice-President, Toronto; Hon. Sir Wm. R. Meredith, K.C., 2nd Vice-President, Toronto; L. Goldman, A.I.A., F.C.A., Managing-Director, Toronto; W. B. Taylor B.A., LLB., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V. c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The memebrs are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., $240,000. Guarantee Fund, $300,000; paid in cash thereon, 20 per cent., $60,000. (See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.)

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $58,969, held by Dominion Government.

THE ATLAS INSURANCE COMPANY, LIMITED.

Register No. 2425. Certificate of Registry No. 1294.

Directors and Officers.

Directors:—James Pattison Currie, Blyth; Herbert Brooks, Henry John Gardiner, Frederick Green, Francis Alexander Johnston, Oswal Cecil Magniac, Harry Mosenthal, Eugene Frederick Noel, Rhys Williams, William Colton Curtis, Samuel J. Pipken, W. H. N. Gosohen.

Officers:—James Pattison Currie, Blyth, Chairman; Francis Alexander Johnston, Deputy-Chairman; Samuel J. Pipken, General Manager and Secretary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, A. Waring Giles, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 54 Geo. III., chap. 79 (Imp.), An Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies' Act, 1870, and Acts amending it. The Company was incorporated under the Companies' Acts (Imp.) 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each, on each of which shares the sum of £6 has been paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $374,873, held by Messrs. Glynn & Co., bankers, as Agent for the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 2409. Certificate of Registry No. 1278.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Edward J. Denneen, Toronto. Suits by or against the Company may be brought in the name of the Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which th powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policy holders. Under the law of New York State when this Society was incorporated, Life Insurance Companies were required to have a cash capital of $100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906 to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: (A) are applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; $100,000 U. S. Bonds (A), $375,000 U. S. Bonds, $99,766.67 Province of Quebec Bonds, $58,400 Province of Quebec Stock, and $1,401,058 Municipal Debentures (B), accepted at $1,840,260, being $100,000 (A) and $1,740,260 (B). Also $4,300,000 in the hands of Canadian trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 2433. Certificate of Registry No. 1302.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario William A. Med'and, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 41 Vict. chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6., 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $230,520, held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 2569. Certificate of Registry No. 1349.

Officers:—John A. McCall, President, New York; Henry Tuck, Vice-President, New York.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Richard J. Kearns, Toronto. Suits by or against the Company may be brought in the name of The New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chapter 38 of the General Laws, New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual elections of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $1,357,583, held by the Government; also $5,294,556 vested in Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 2564. Certificate of Registry No. 1344.

Directors and Officers.

Directors:—Hon. Geo. A. Cox, Toronto, J. J. Kenny, Toronto; Augustus Myers, Toronto; Thomas Long, Toronto; Hon. S. C. Wood, Toronto; John Hoskin, K.C., LL.D., Toronto; Robert Jaffray, Toronto; Lt.-Col. H. M. Pellatt, Toronto; E. W. Cox, Toronto.

Officers:—Hon. George A. Cox, President, Toronto; J. J. Kenny, Vice-President and Managing-Director, Toronto; P. H. Sims, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 17th May, 1882: 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to the British America Assurance Company; 56 Vict., chap. 75 (D).

3. *The members are related* as shareholders in an incorporated joint stock comstock company, and the liability of its members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $43,700 Municipal Debentures, and $21,300 Loan Company Debentures. (Accepted at $59,185.)

CALEDONIAN INSURANCE COMPANY.

Register No. 2563. Certificate of Registry No. 1342.

---

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating The Caledonian Insurance Company; 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, 55-6 V. c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands arising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, of his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada special security for the policy holders therein as follows: Canada Bonds, $4,867; Municipal Securities, $241,959. (Accepted at $233,521.)

HE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 2563. Certificate of Registry No. 1343.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis Stewart, Toronto. Suits by or against the Company may be brought in the me of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligaons of the Company are now declared, defined or governed, are the following : New rk, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Comnies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the ited States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act amend the Charter of the United States Life Insurance Company in the City of w York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the ited States Life Insurance Company in the City of New York, passed March 31st, 82.

3. *The members are related* as shareholders in an incorporated joint stock comny. The directors are elected by the owners of the capital stock, but the policy lders are eligible as directors. The capital is entitled to 6 per cent., interest ly; all other profits belong to the policy holders. There is no liability of stockolders, as the capital stock ($440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canda, bearing date the 31st day of March, 1905, and expiring on the 31st day of arch, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as ecial security for the policy holders therein as follows: Deposit accepted at the alue of $252,100, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 2432. Certificate of Registry No. 1301.

Directors and Officers.

Directors:—Fred E. Richards, Portland, Me.; Arthur L. Bates, Portland, Me.; osiah H. Drummond, Portland, Me.; Percival Bonney, Portland, Me.; Edward A. oyes, Portland, Me.; Frederick Robie, Portland, Me.; Frank E. Allen, Portland, Me.;

Seldon Connor, Augusta, Me.; David G. Hamilton, Chicago, Ill; J. Frank Lang, Port land, Me.; Henry B. Cleaves, Portland, Me.; Robt. Wilson. Boston, Mass.

Officers:—Fred. E. Richards, President, Portland; Arthur L. Bates, Vice President, Portland; J. Frank Lang, Secretary, Portland.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney fo Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brough in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obliga tions of the Company are now declared, defined or governed are the following State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insu ance Company; 1849, chap. 312, an Act in addition to an Act to incorporate Th Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional t an Act to incorporate the Union Mutual Life Insurance Company, and to amen an Act in addition thereto, approved of June, 27th, 1849; 1869, chap. 10, an Act t amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, a Act to amend the Charter of The Union Mutual Life Insurance Company; 1878, chap. 7 an Act to consolidate, revise and amend the various Acts which constitute the Charte of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amen the Charter of The Union Mutual Life Insurance Company; 1883, (Revised Statute chap. 49, Insurance and Insurance Companies; 1885 chap. 290, an Act to amend se tion 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 188 chap. 329, an Act providing for the Taxation of Life Insurance Companies; 188 chap. 5, an Act to amend Section 59, chap. 49, of the Revised Statutes relating Securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of th Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend Se tion 65 of chap. 49 of the Revised Statutes relating to examinations of Insuran Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endo ment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revis Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Ca ada, bearing date the 31st day of March, 1905, and expiring on the 31st day March, 1906, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada special security for the policy holders therein as follows: Province of Ontario A nuity Bonds, present value, $314,916; Montreal Harbor Bonds, $30,000; Province New Brunswick Bonds, $60,000; $100,000 Province of Manitoba Bonds; $220,46 Canadian Northern Railway Guaranteed Bonds, and $289,900 Municipal Securitie Total accepted value, $999,281, being $100,000 (A), and $899,281 (B).

THE TRAVELLERS' INSURANCE COMPANY.

Register No. 2448. Certificate of Registry No. 1318.

Directors and Officers.

Directors:—John B. Lunger, Hartford, Conn.; James L. Howard, Hartfor Conn.; Nathaniel Shipman, Hartford, Conn.; Henry P. Stearns, Hartford, Conn William B. Clark, Hartford, Conn.; Austin C. Dunham, Hartford, Conn.; Plin Jewell, Hartford, Conn.; George Roberts, Hartford, Conn.; Charles C. Beach, Har

ford, Conn.; Frederick R. Foster, Hartford, Conn.; Sylvester C. Dunham, Hartford, Conn.; Charles L. Spencer, Suffield, Conn.; John R. Hills, Hartford, Conn.; James G. Batterson, New York; J. E. Morris, John L. Way.

Officers:—Sylvester C. Dunham, President, Hartford, Conn.; John B. Lunger, Vice-President, Hartford, Conn.; John E. Morris, Secretary, Hartford, Conn.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Luther Ferriss, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions incorporating the Travellers' Insurance Company, June 17th, 1863; resolutions amending the charter of the Travellers' Insurance Company, June 16th, 1864; same May 31st, 1865; same June 6th, 1866; same April 24th, 1883; same April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders, and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $74,947 Province of Manitoba 5 p.c. Bonds, $580,000 Municipal Debentures, $35,000 Montreal Harbor Bonds, $56,453 Prov. of Quebec Bonds, $73,000 Manitoba and S. E. Railway Bonds (Guaranteed), and $38,000 City of Winnipeg Debentures. Total, $857,400. Also $1,050,000 in the hands of Canadian Trustees under the Insurance Act. (Accepted at $1,871,363 being $103,500 (Life A), $1,667,863 Life B), and $100,000 (Accident).

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2574. Certificate of Registry No. 1354.

Directors and Officers.

Directors:—R. Macaulay, Montreal; S. H. Ewing, Montreal; James Tasker, Montreal; J. P. Cleghorn, Montreal; T. B. Macaulay, Montreal; J. R. Dougall, Montreal; Abner Kingman, Montreal. J. McKergew, Montreal; Chas. Cushing, Montreal.

Officers:—R. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; R. Macaulay, Managing Director, Montreal; T. B. Macaulay, F.I.A., Secretary and Actuary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William T. McIntyre, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montréal; 1871, chap. 53 an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, $500,000, of which there has been paid up $62,500.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $60,800, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 2582. Certificate of Registry No. 1362.

---

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, James D. Higgins, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000 in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to the paid up capital, increasing the same to £100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of the Insurance Act, R.S.C., chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $121,667, accepted at $118,017, as special security for the policy holders in Canada.

THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Register No. 2416. Certificate of Registry No. 1285.

Directors and Officers.

Directors:—Right Hon. Lord Strathcona and Mount Royal London, Eng.; R. B. Angus, Montreal; C. R. Hosmer, Montreal; Edson L. Pease, Montreal; Chas. M. Hays, Montreal; J. C. O'Mullin, Montreal; Walter Mitchell, H. R. Silver.

Officers.—Right Hon. Lord Strathcona and Mount Royal, Chairman, London, Eng.; R. B. Angus, Vice-Chairman, Montreal; B. Hal. Brown, General Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63; Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19; Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of profits declared, making £20,000 or £2 per per share paid up. The liabilities of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

Note.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Province of New Brunswick Bonds, $40,000; and $89.000 Municipal Securities; also $2,315,555 vested in Canadian Trustees under Insurance Act. Accepted at $2,340,105, being $100,000 (A) and $2,340,105 (B).

LLOYDS PLATE GLASS INSURANCE COMPANY.

Register No. 2590. Certificate of Registry No. 1370.

Directors and Officers.

Directors:—William T. Woods, New York; George M. Olcott, New York; J. H. Seed, New York; S. Coffin, New York; W. D. Chase, Brooklyn; W. A. Nash, New York; F. A. Guild, Brooklyn; H. B. Hall, New York; W. J. Molyneoux, New York; R. Oakley, New York; R. B. Woodward, New York; G. H. Prentiss, New York; Alfred B. Hall, New York.

Officers:—William T. Woods, President, New York; George M. Olcott, Vice-President, New York; C. E. W. Chambers, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur L. Eastmure, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed are the following: New York, 1853 amended 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $66,598, held by the Minister of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 2410. Certificate of Registry No. 1279

Directors and Officers.

Directors:—Thomas Hewett, London, Eng.; Richard J. Paull, London, Eng.; Charles H. Neely, Montreal, Que.; E. B Greenshields, Montreal, Que.; W. M. Ramsay, Montreal, Que.

Officers:—Chas. H. Neely, General Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John W. Quinn, Toronto. Suits by or against the Company may be brought in the name of the Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 V. c. 164; 1890, chap. 229. Acts 53 and 54 Vict. Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $139,597.

THE LONDON ASSURANCE.

Register No. 2415. Certificate of Registry No. 1284.

Directors and Officers.

Directors:—Otto August Benecke, Esq.; Robert Henry Benson, Esq.; Sir Ernest Edward Blake, K. C. M. G.; William T. Brand, Esq.; Arthur Henry Brandt, Esq.; Colin F. Campbell, Esq.; John Dennistoun, Esq.; Howard Gilliat, Esq.; Henry Goschen, Esq.; Charles S. S. Guthrie, Esq.; George W. Henderson, Esq.; Louis Huth, Esq.; Henry J. B. Kendall, Esq.; E. Trotter, Esq.; Admiral Sir F. Leopold McClintock, K.C.B., F.R.S.; Greville H. Palmer, Esq.; Selwyn R. Pryor, Esq.; George Rolfes, Esq.; John M. Ryrie, Esq.; Col. Leopold R. Seymour; George William Tallents, Esq.; Lewis A. Wallace, Esq.; John Young, Esq.

Officers:—Governor: Henry Goschen, Esq.; Sub-Governor: Chas. G. Arbuthnot, Esq.; Deputy-Governor: Alfred C. Cole, Esq.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, S. Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London Assurance.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., c. 126, The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire, Life and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $167,000 Municipal Securities, (accepted at $158,650.)

THE LONDON LIFE INSURANCE COMPANY.

Register No. 2595. Certificate of Registry No. 1357.

Directors and Officers.

Directors:—John McClary, London, Ont.; Albert O. Jeffery, K.C., London; William Bowman, London; George C. Gibbons, K.C., London; Thomas H. Smallman, London; A. S. Emery, London; Judge Bell, Chatham; William F. Bullen, London; T. W. Baker, London.

Officers:—John McClary, President, London; Albert O. Jeffery, K.C., Vice-President, London; John G. Richter, Manager and Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of the London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $57,000 held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 2586. Certificate of Registry No. 1366.

Directors and Officers.

Directors:—Hon. John Dryden, Toronto; James Gunn, Toronto; H. Wadding ton, Toronto; D. Kemp, Toronto; John Blacklock, Toronto; George Gillies, Toronto; R. T. Shiell, Toronto; Rev. G. L. Taylor, Toronto; G. Grant, Toronto.

Officers:—Hon. John Dryden, President, Toronto; George Gillies, Vice-President, Toronto; H. Waddington, Secretary and Managing Director, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company, of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes 1859, U. C. chap. 52) as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company. The private Act 27 Vict. (1863), chap. 52 of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vict. (1878) chap. 40 of the Dominion of Canada changed to the Agricultural Mutual Fire Insurance Company; and Section 56 of of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act 62-3 Vict. (1899), chap. 118 of the Dominion as amended by 1 Edward VII., (1901), chap. 103 (D), *inter alia* empowered the Company to raise a Stock Capital of not less than $100,000 nor more than $500,000 in shares of $100 each.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premium, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $54,910, held by the Receiver-General of Canada.

PHENIX INSURANCE COMPANY OF BROOKLYN, N. Y.

Register No. 2550. Certificate of Registry No. 1329.

1. Head Office, Brooklyn, N.Y. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Phenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38, of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State) fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $150,370.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 2430. Certificate of Registry No. 1299.

Directors and Officers.

Directors:—Hon. G. W. Ross, Toronto; Lt.-Col. H. M. Pellatt, Toronto; Lloyd Harris, Brantford; J. F. Junkin, Toronto; E. J. Lennox, Toronto; A. J. Wilkes, K.C., Brantford; James Mills, Ottawa; R. L. Patterson, Toronto; Hon. J. A. Onimet, Montreal; R. R. McLennan, Cornwall; Wm. Strachan, Montreal; Robt. Archer, Montreal; Hon. J. D. Rolland, Montreal; Hon. V. W. La Rue, Quebec, Que.; D. D. Mann, Toronto; Lt.-Col. James Mason, Toronto; Robert Junkin, Toronto; S. G. Beatty, Toronto; D. B. Hanna, Toronto; A. P. Barnhill, St. John, N.B.; Wm. McKenzie, Toronto; C. C. Dalton, Toronto; R. L. McLaughlin, Toronto.

Officers:—Hon. G. W. Ross, President, Toronto; Lt.-Col. Pellatt, 1st Vice-President, Toronto; Lloyd Harris, 2nd Vice-President, Brantford; J. F. Junkin, Managing Director, Toronto; R. Junkin, Asst. Manager, Toronto; L. A. Winter, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; R. S. C. (1886), chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $164,950, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 2417. Certificate of Registry No. 1286.

Directors and Officers.

Directors:—George Gooderham, Toronto; T. G. Blackstock, Toronto; S. F. McKinnon, Toronto; C. D. Warren, Toronto; R. L. Patterson, Toronto; Robt. Crean, Toronto; Robert Archer, Montreal; Henry Lowndes, Toronto; J. W. F. Ross, Toronto; A. E. Gooderham, Toronto; D. D. Mann, Toronto.

Officers:—George Gooderham, President, Toronto; T. G. Blackstock, S. F. McKinnon, Vice Presidents, Toronto; J. E. Roberts, General Manager, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company and now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict., 50 and 51; Canada, R. S. C., chap. 124, the Insurance Act; 1898, special Act; 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $104,694, held by the Government of Canada.

THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 2444. Certificate of Registry No. 1314.

Directors and Officers.

Directors:—William Sims, Toronto; Albert E. Blogg, Toronto; Thomas H. Hall, Toronto; Greenhow Banks, Toronto; Geo. A. B. Dickson, Toronto.

Officers:—William Sims, President, Toronto; Alfred Wright, Secretary, Toronto; A. E. Blogg, Managing Director, Toronto.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligation of the Company are now declared, defined, limited or governed are the following Ontario, 37 Vict., chap. 87, an Act to incorporate the Mercantile Fire Insurance Com pany; 55 Vict., chap. 101, an Act to amend the Act to incorporate The Mercantile Fir Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock com pany, under and as set forth in their said Act of Incorporation, and the liability of th members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906 to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada a special security for the policy holders therein as follows: Deposit accepted at th value of $93,432, held by the Receiver-General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 2423. Certificate of Registry No. 1292.

Directors and Officers.

Directors:—W. J. Hopwood, Toronto; H. E. Bond, Toronto; John A. Ross, Tor onto; John Orr, Toronto; H. Lamont, Toronto; Joseph Taylor, Toronto; G. H. Has lam, Robert Maxwell, Geo. E. A. Bradshaw, Toronto; Chas. E. Kyle Toronto; Robert Forbes, Toronto.

Officers:—Joseph Taylor, President, Toronto; Robt. Maxwell, Vice-President, Toronto; Geo. Anderson, Treasurer, Toronto; Miss Etta M. Rowley, Secretary, Toronto

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of the Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1887, chap. 172; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada, R.S.C. chap. 124, an Act respecting Insurance.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Assessment Life Insurance.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 2597. Certificate of Registry No. 1377.

Directors and Officers.

Directors:—Thomas Hilliard, Waterloo; W. Wells, Waterloo; S. B. Bricker, Waterloo; F. Colquhoun, Berlin; D. Bean, Waterloo; Hon. James McMullen, Mount Forest; W. Vandusen, Toronto; Thomas Gowdy, Guelph; Hon. S. Merner, Berlin; George D. Forbes, Hespeler; P. H. Sims, Toronto; Dr. W. F. Parke, Woodstock; Thomas Trow, Stratford; Walter Wells, Waterloo.

Officers:—Thos. Hilliard, President, Waterloo; P. H. Sims, Toronto; S. B. Bricker, Waterloo, Hon. Jas. McMullen, Mount Forest, Vice-Presdents; Thomas Hilliard, Managing Director, Waterloo.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; R.S.C., chap. 124, The Insurance Act; R.S.C., chap. 118, The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, with a subscribed capital of $257,600, of which 25 per cent. has been called in and fully paid up in cash, amounting to $64,400, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being 75 per cent. of the said subscribed capital stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policy holders in Canada as follows: Deposit accepted at the value of $53,614 held by Receiver-General of Canada.

THE DOMINION PLATE GLASS INSURANCE COMPANY.

Register No. 2572. Certificate of Registry No. 1352.

Canadian Directors and Officers.

Directors:—Alex. Ramsay, Montreal; A. F. Ramsay, Montreal; E. Dowsley, Montreal; Chas. Tymands, Montreal; J. C. Holden, Montreal.

Officers:—E. Dowsley, Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Joseph Benjamin Reed, Toronto. Suits by or against the Company may be brought in the name of the Dominion Plate Glasss Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1888, chap. 95, an Act to incorporate the Dominion Plate Glass Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $5,000 Province of Quebec bonds and $11,000 Municipal Securities. Total $16,000. (Accepted at $15,450.)

DOMINION GUARANTEE COMPANY (LIMITED).

Register No. 2561. Certificate of Registry No. 1340.

Directors and Officers.

Directors:—H. B. Ames, Montreal, Que.; J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que.; B. Tooke, Montreal, Que.; Wm. Hanson, Montreal, Que.; Geo. G. Foster, Montreal, Que.

Officers:—F. W. Evans, President, Montreal, Que.; B. Tooke, Vice-President, Montreal, Que.; Charles W. Hagar, General Manager, Montreal, Que.; W. J. Kirby, Secretary, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Dominion Guarantee Company (Limited.)

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of Parliament of Canada, in the fifty-sixth year of Her late Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, R.S.C., chap. 124, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Burglary Guarantee Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $26,600, held by the Treasury Department, Ottawa.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 2577. Certificate of Registry No. 1357.

Directors and Officers.

Directors:—John L. Blaikie, Toronto; E. W. Rathbun, M.P.P., Deseronto; J. D. McMurrich, Toronto; W. B. McMurrich, K.C., Toronto; John Bell, K.C., Belleville; Geo. C. Robb, Toronto.

Officers:—John L. Blaikie, President, Toronto; E. W. Rathbun, Vice-President, Deseronto; George C. Robb, General Manager, Toronto; H. N. Roberts, Secretary-Treasurer, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict., chap. 102, a Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $53,136, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 2412. Certificate of Registry No. 1281.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry M. Blackburn, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligation of the Company are now declared, defined, limited or governed are the following Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an unincorperated joint stock com pany, and the liability of the members is limited by contract to the amount remainin unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906 to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canad as special security for policy holders therein as follows: Deposit accepted at the valu of $294,684, by the Superintendent of Insurance, Ottawa.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Register No. 2591. Certificate of Registry No. 1371.

Directors and Officers.

Directors:—Edward W. Scott, New York; Timothy L. Woodruff, New York Charles W. Drake, New York; E. L. Schofield, New York; Edward W. Scott, jr., Ne York; Phineas L. Lounsbury, New York; R. K. Hubbard, New York; George Clinton Batcheller, New York; John W. Vrooman, New York; William T. Gilbert, New York Henry J. Swift, New York; T. J. Shryock, New York; A. C. Houghton, New York

Officers:—Edward W. Scott, President, New York; William E. Stevens, Secre tary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Chas. T. Gilles pie, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligation of the Society are now declared, defined, limited or governed are the following Charter filed under the law of New York; Dominion of Canada, R.S.C., chap. 124, th Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock com pany, and the liability of the members is limited to the amount remaining unpaid upo the shares held by them—all of the stock ($100,000), being, however, fully paid u pursuant to the law of New York State.

4. The Society is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906 to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada a special security for the policy holders therein as follows: Deposit accepted at the valu of $250,450, held by the Receiver-General of Canada.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2593. Certificate of Registry No. 1373.

Directors and Officers.

Directors:—Robert Melvin, Guelph, Ont.; Alfred Hoskin, K.C., Toronto, Ont.; His Honour Mr. Justice Britton, Toronto, Ont.; Right Hon. Sir Wilfrid Laurier, Ottawa, Ont.; Francis C. Bruce, Hamilton, Ont.; J. Kerr Fisken, B.A., Toronto, Ont.; E. P. Clement, Berlin, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; Sir F. W. Borden, M.D., Ottawa, Ont.; His Honour Mr. Justice Garrow, Toronto, Ont.; Geo. A. Somerville, London, Ont.; William Snider, Waterloo, Ont.

Officers:—Robert Melvin, President, Guelph, Ont.; Alfred Hoskin, K.C., 1st Vice-President, Toronto, Ont.; His Honour Mr. Justice Britton, 2nd Vice-President, Kingston, Ont.; George Wegenast, Manager, Waterloo, Ont.; W. H. Riddell, Secretary, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 51 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D) 1900, 63-4 Vict., chap. 112, (D) changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitutes the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $103,075, held by the Receiver-General, Ottawa.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 2436. Certificate of Registry No. 1305.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, W. A. Medland, Toronto.

2. The Company was incorporated by the Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital $3,000,000, fully paid, and the liability of the members is limited to the amount of their full paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906 to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $171,123.

THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 2428. Certificate of Registry No. 1297.

Directors and Officers.

Directors:—John Firstbrook, Toronto; John S. King, Toronto; A. J. Pattison Toronto; Rev. Wm. Briggs, D.D., Toronto; T. W. Boddy, Portage La Prairie, Man. James W. Curry, K.C., Toronto; Fred Diver, Toronto; Professor W. F. Dupuis M.A. F.R.S.C., Kingston, Ont.; Thomas Elliott, Brantford, Ont.; H. C. Graham, Brandon Man.; Hon. J. W. Longley, Halifax, N.S.; Thomas McCaffry, Vancouver, B.C.; George E. Amyot, Quebec, Que.; J. H. Spencer, Medicine Hat, Assa.; R. A. Wood, Toronto Ont.; Jas. R. Inch, LL.D., Fredericton, N.B.; Prof. J. F. Tufts, M.A., Wolfville, N.S. J Stanley Hough, Winnipeg; Ashmore Kennedy, Winnipeg.

Officers:—John Firstbrook, President, Toronto; A. J. Pattison, 1st Vice-President, Toronto; John S. King, 2nd Vice-President, Toronto; A. J. Pattison, Managing Director, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Home Life Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 53 Vict., chap. 46, 1890 (Special Act). R.S.C., chap. 124, the Insurance Act; R.S.C., chap. 118, the Companies' Clauses Act; Special Act (D) 1899

3. *The members are related* as shareholders of an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906 to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $57,913

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 2558. Certificate of Registry No. 1337.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of The Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of $246,877, held by the Minister of Finance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 2592. Certificate of Registry No. 1372.

Directors and Officers.

Directors:—Charles J. Cater-Scott, Edinburgh; Archibald Macnider, Montreal; Hon. Geo. A. Drummond, Montreal; G. N. Marcel, Montreal; Chas. F. Sise, Montreal.

Officers:—Charles J. Cater-Scott, Edinburgh, Chairman; Philip R. D. Maclagan, Manager, Edinburgh; Randall Davidson, General Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Henry W. Evans, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Com-

pany's Act, 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., c. 15, (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906 to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $124,000 Montreal Harbor Bonds; $703,000 Municipal Debentures; $25,000 Province of New Brunswick Bonds $31,146.67 Province of Manitoba Bonds; $97,333.33 Queensland Bonds. Total $980,480. Accepted at $932,830, being Life A $55,100; Life B $366,846, and Fire $510,884.

ÆTNA INSURANCE COMPANY.

Register No. 2551. Certificate of Registry No 1330.

---

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario Thomas R. Wood, Toronto. Suits by or against the Company may be brought in the name of the Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following; General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881 1886.

3. *The members are related* to each other as shareholders in an incorporated joint stock company, and the liability of the members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $176,793 Municipal Securities, and $4,000 Montreal Harbor Bonds. Total deposit accepted at $171,753.

THE NORWICH UNION FIRE INSURANCE SOCIETY.

Register No. 2555. Certificate of Registry No. 1334.

---

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Public Officers of the Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of Great Britain and Ireland, 1879, 42-3 V. c. 20, The Norwich Union Fire Insurance Society's Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: $124,333 Canada Stock; $58,400 Canadian Northern Ry. Guaranteed Bonds; $136,267 Municipal Securities: and $50,000 Loan Company's Debentures; accepted at $353,311.

AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 2575. Certificate of Registry No. 1355.

---

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Alexander Dixon Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is $1,000,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Guarantee Insurance and the business of "executing and guaranteeing bonds, undertakings and obligations by law allowed, including those in actions and proceedings and those conditioned for the performance of contracts."

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $97,333 Canadian Northern Railway Guarantee Bonds.

THE PHŒNIX INSURANCE COMPANY OF HARTFORD.

Register No. 2556. Certificate of Registry No. 1335.

Directors and Officers.

Directors:—D. W. C. Skilton, J. H. Mitchell, Charles M. Beach, Pliny Jewell, Henry A. Redfield, Henry K. Morgan, Charles H. Smith, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, Charles H. Northam, all of Hartford, Conn.

Officers:—D. W. C. Skilton, President, Hartford, Conn.; J. H. Mitchell, Vice-President, Hartford, Conn.: Edw. Milligan, Secretary, Hartford, Conn.; John B. Knox, Assistant Secretary, Hartford, Conn.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of the Phœnix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined, limited or governed are the following: Charter, May, 26th, 1857; amendments to Charter, January 15th, 1874, March 31st, 1881, February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company, with a capital of $2,000,000, consisting of 20,000 shares of $100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of $141,800 held by the Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 2587. Certificate of Registry No. 1367.

Directors and Officers.

Directors:—J. D. Browne, Hartford Conn.; John R. Redfield, Hartford, Conn. F. G. Whitmore, Hartford, Conn.; D. R. Howe, Hartford, Conn.; H. P. Stearns, Hartford, Conn; John M. Holcombe, Hartford, Conn.; W. O. Burr, Hartford, Conn.; Lucius F. Robinson, Hartford, Conn.; Sylvester C. Dunham, Hartford, Conn.

Officers:—J. D. Browne, President, Hartford, Conn.; Charless R. Burt, Secretary, Hartford, Conn.; L. W. Clarke, Wm. T. Howe. Assistant-Secretaries, Hartford Conn.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, J. H. Dewar, Ottawa. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, Incorporation

te of Connecticut, May Session, 1875, power to increase capital to $1,000,000; ate of Connecticut, January, 1884, time of annual meeting changed.

3. *The members are related* as shareholders in an incorporated joint stock comny and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Cana, bearing date the 31st day of March, 1905, and expiring on the 31st day of arch, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as ecial security for the policy holders therein as follows: Deposit accepted at the lue of $100,000, held by the Dominion of Canada.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 2434. Certificate of Registry No. 1303

Directors and Officers.

Directors:—R. Wilson Smith, Montreal; Hon. A. Desjardins, Montreal, Hon. C. Wood, Toronto; J. J. Kenny, Toronto; S. H. Ewing, Montreal; J. P. Clegrn, Montreal; T. H. Hudson, Montreal.

Officers:—R. Wilson Smith, President Montreal; Hon. A. Desjardins, Vice-resident, Montreal; T. H. Hudson, Manager and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. F nes, Toronto. Suits by or against the Company may be brought in the name of e Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligaons of the Company are now declared, defined, limited or governed are the follow-g: Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the anada Accident Assurance Company. See also Statutes of Canada, 1899, 62-3 ict., chap. 98.

3. *The members are related* as shareholders in an incorporated joint stock comany, and the liability of the members is limited to the amount remaining unpaid n the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canda, bearing date the 31st day of March, 1905, and expiring on the 31st day of larch, 1906, to transact Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as pecial security for the policy holders therein as follows: Deposit accepted at the alue of $36,336, held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 2567. Certificate of Registry No. 1347.

Directors and Officers.

Directors:—J. P. Bickersteth, Watford, Eng.; E. Murray Jud, Great Worley, Eng.; Major W. Fletcher Gordon, London, Eng.; A. R. Kirby, London, Eng.; John Morris, London, Eng.; Hugh Morrison, London, Eng.; Alexander Ward, London, Eng.

Officers:—E. G. Laughton Anderson, Secretary, London, Eng.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, David W. Alexander, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26, 1879, chap. 79, 1880, chap. 19, 1883, chap. 23, 1883, chap. 30, 1886, chap. 23, 1890, chap. 62, 1890, chap. 63, Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $88,087.

THE PELICAN AND BRITISH EMPIRE LIFE OFFICE

The British Empire Mutual Life Assurance Company and the Pelican Life Office effected (July 7, 1903), an amalgamation under the corporate name of the Pelican and British Empire Life Office, which is now conducting the business formerly acquired by the British Empire.

Register No. 2431. Certificate of Registry No. 1300.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The Pelican and British Empire Life Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 15 Vict., chap. 53, 1852; 25 and 26 Vict., chap. 89, the Companies' Act, 1862.

3. *Members, how related.*—All persons who have effected policies (for the time being in force) are entitled to participate in profits, and the liability of the members is limited to the funds and property of the Company by virtue of a proviso in the policies.

NOTE.—The proviso above referred to reads as follows: Provided that the funds and property of the Company, according to the said Deeds of Settlement, shall alone be liable for the payment of the moneys payable by or under this policy; and that no director or member of this Company shall be responsible for the payment of or contribution towards the moneys payable by or under this policy, or personally liable to any demand in respect thereof. And that this policy shall not be deemed or taken to be the contract or engagement or assurance of us by whom this policy is signed, or of any director or member of the said Company, and that no suit or proceeding whatever shall be brought, taken or issued against us or any director or member of the said Company or against our lands or goods or the lands or goods of any director or member of the said Company, for any breach, non-performance or non-observance of this policy.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of $388,347, held by the Government of Canada, also $1,355,000 vested in Canadian Trustees under the Insurance Act.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 2450. Certificate of Registry No. 1320

DIRECTORS AND OFFICERS.

Directors:—John R. Hegeman, Haley Fisk, George H. Gaston, George B. Woodward, Silas B. Dutcher, Thomas L. James, Edward C. Wallace, Joseph P. Knapp, Steward L. Woodward, Frank H. Major, John A. McCall, James M. Craig, John R. Hegeman, Jr., Thos. G. Ritch, Benj. De F. Curtis, all of New York.

Officers:—John R. Hegeman, President, New York; Haley Fisk, 1st Vice-President, New York; George H. Gaston, 2nd Vice-President, New York; George B. Woodward, 3rd Vice-President, New York; James S. Roberts, Secretary.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Frank S. Mearns, Home Life Building, Toronto. Suits by or against the Company may be laid in the name of the Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related* as shareholders in an incorporated joint stock company; their stock is fully paid and they have no liabilities as shareholders in the Company. The Company in its ordinary department is by its charter a mixed company; whereby after the payment of a dividend of 7 per cent., per year, and after providing for all the outstanding liabilities of the Company, the remaining profits or surplus are placed to the credit of the policy holders.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $2,512,912, held by the Receiver-General.

THE STAR LIFE ASSURANCE SOCIETY.

Register No. 2576. Certificate of Registry No. 1356.

Directors and Officers.

Directors:—George Lidgett; Sir George Hayter Chubb; William Mewburn, all of London, England.

Officers:—George Lidgett, Chairman; Sir George Hayter Chubb, Deputy Chairman; Henry Gamble Hobson, Secretary and Actuary, London, England.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of settlement, 2nd October, 1843; The Star Life Assurance Society Act., 1868; The Star Life Assurance Society Act, 1884; 57-8 V. c. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles.

3. *The members are related* as shareholders in the Society to the extent of their shares therein as defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

Note.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied

nd undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior laims or demands thereon and that no policy holder of the Society, not being a hareholder therein, shall be subject or liable to any such claim or demand either n law or equity, and that neither the directors who have executed this policy nor any ther director or shareholder of the Society, whether they shall be respectively policy olders or not, shall be subject or liable to any such claim or demand, or any payent or contribution in respect thereof, beyond so much of the share or shares (if ny) held by them, him or her, in the capital of the Society, as shall not for the me being have been paid up, as shall not be required for the satisfaction of such rior claims and demands aforesaid: and that upon the legal transfer by any shareolder in accordance with the regulations of the Society, of any share, the person or ersons to whom such transfer shall have been so made, and not the transferring hareholder, shall be accountable for the unpaid part of such share.

4. The Society is now authorized by license issued by the Dominion of Canda, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $194,667, held by the Dominion Government at Ottawa.

THE GREAT WEST LIFE ASSURANCE COMPANY

Register No. 2452. Certificate of Registry No. 1322.

Directors and Officers.

Directors:—Alexander Macdonald, Winnipeg; J. Herbert Mason, Toronto; J. H. Brock, Winnipeg; Geo. W. Allan, A. M. Nanton, Winnipeg; P. C. McIntyre, Winnipeg; George R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Brandon; Sir D. H. McMillan, Winnipeg.

Officers:—Alexander Macdonald, President, Winnipeg; J. Herbert Mason, Vice-President, Toronto; J. H. Brock, Managing-Director; A. Jardine, Secretary, Winnipeg.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., c. 115, (D) an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Can ada, bearing date the 31st day of March, 1905, and expiring on the 31st day o March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada a special security for the policy holders therein as follows: Deposit accepted at th value of $53,200.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 2429. Certificate of Registry No. 1298.

Officers:—C. C. Hodgins, M.P.P., Head Consul Commander, Lucan, Ont.; I Cinnamon, Head Adviser Lieutenant, Lindsay, Ont.; T. H. Luscombe, Head Banke London, Ont.; Dr. W. S. Harrison, Head Physician, Toronto, Ont.; R. H. Black more, Head Escort, St. Thomas, Ont.; J. H. Saunders, Head Watchman, Londo Ont.; W. D. Wiley, M.D., Head Sentry, Dresden, Ont.; J. B. Hoover, Chairma Board Head Managers, Clinton, Ont.; L. H. Taylor, Head Manager, Brantfor Ont.; J. A. Ramplin, Manager, Toronto; W. C. Fitzgerald, Head Clerk ,Londo Ont.

1. Head Office, London, Ont.; W. C. Fitzgerald, Secretary. Suits by c against the Company may be brought in the name of The Canadian Order of th Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporat on the 1st of April, 1893, by special Act of the Dominion Parliament, in the 56 year of Her late Majesty's reign being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and oblig tions of the Company are now declared, defined, limited or governed are the follo ing: Parliament of Canada, 1893, 56 Viet., 92; R.S.C., 1886, chap. 124.

4. *The members are related* as members of an assessment company, and the li bility of the members is unlimited.

5. The Company is now authorized by certificate of registration issued by t Dominion of Canada bearing date the 31st day of March, 1905, and expiring on t 31st day of March, 1906, to transact Life Insurance on the Assessment plan to t extent authorized by the Act of Incorporation; also Sickness Insuranee as from t 13th day of July, 1903.

6. *Deposited assets.*—The Company has no deposit with the Government Canada.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, (LIMITE

Register No. 2557. Certificate of Registry No. 1336.

Directors and Officers.

Directors:—Richard Hobson, Liverpool; Rt. Hon. Lord Avebury, P.C., Liv pool; Joseph Beausire, Liverpool; W. Bingham, Liverpool; Hugh Smit

Liverpool; Harold Brocklebank, Liverpool; Thomas Woodsend, Liverpool; Arthur Earle, Liverpool; E. Edmondson, Liverpool; G. B. Heyworth, Liverpool; Sir Edward Lawrence, Liverpool; Samuel Sanday, Liverpool; E. H. Hammond, H. H. Hammond, Liverpool.

Officers:—Richard Hobson, Chairman, Liverpool; Rt. Hon. Lord Avebury, P.C., Vice-Chairman, Liverpool; John Davies, Underwriter, Liverpool; Arthur McNeil, Secretary, Liverpool.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Viet., chaps. 62, 63 and 64.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Inland Marine insurance and the insurance of registered mail matter in transit from any one point in Canada to any other point in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $111,150, held by the Finance Department, Ottawa.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 2408. Certificate of Registry No. 1277.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63, Companies' Acts. Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Accident, Guarantee and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $52,317, Canada Bonds; $38,933, Province of Quebec Bonds; $34,553, Newfoundland Bonds; $15,573, Manitoba Debentures; $24,333, Province of British Columbia Stock; $24,333, Province of Nova Scotia 3½ per cent. Stock; $4,867, Municipal Securities; $34,067, Canadian Northern Railway Guaranteed Bonds. (Accepted at $220,411).

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Register No. 2419. Certificate of Registry No. 1288.

Directors and Officers.

Directors:—Denis Murphy, Ottawa; Henry K. Egan, Ottawa; A. J. Barr, Ottawa; W. Anderson, Ottawa; J. A. Lescarbeau, Quebec; Thomas Birkett, Ottawa; Thomas McKenna, St. John; David Kelly, Ottawa; Robert Orr, Ottawa; C. J. Smith, Ottawa; Alonzo Grant, Montreal; Charles Pope, Rat Portage; A. Kennedy, Winnipeg; E. B. Eddy, Hull; George Mills, Toronto; J. A. Hibbard, Ottawa; W. H. Woods, Carleton Place; Thomas Lowry, St. Thomas; Joseph Fahey, Winnipeg; Albert McLaren, Buckingham.

Officers:—Denis Murphy, President, Ottawa; Henry K. Egan, A. J. Barr, Vice-Presidents, Ottawa; John Emo, General Manager, Ottawa; John P. Dickson, Secretary, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Canadian Railway Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict. 57 and 58, an Act to incorporate the Canadian Railway Accident Insurance Company; Canada, R.S.C., chap. 124, The Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $30,153, held by the Government of Canada.

ONTARIO ACCIDENT INSURANCE COMPANY.

Register No. 2589. Certificate of Registry No. 1369.

Directors and Officers.

Directors:—Larratt W. Smith, K.C., D.C.L., Toronto; A. L. Eastmure, Toronto; W. H. Pearson, Toronto; F. J. Lightbourne, Toronto; J. Herbert Mason, Toronto; J. N. Shenstone, Toronto; G. W. Monk, Toronto; Jas. F. Smith, K.C., Toronto; Thomas Fyshe, Montreal.

Officers:—Larratt W. Smith, K.C., D.C.L., President, Toronto; A. L. Eastmure, Vice-President and General Manager, Toronto; F. J. Lightbourne, Secretary, Toronto.

1. Head Office, Toronto, Ont.; A. L. Eastmure, Manager. Suits by or against the Company may be brought in the name of the Ontario Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 58-59 Vict., chap. 83; R.S.C., chap. 124, The Insurance Act; 60-61 V. c. 80 (D), extending business to sickness insurance.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Accident and Sickness Insurance, and Accidental Damage to Personal Property.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $40,747, held by the Receiver-General.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2579. Certificate of Registry No. 1359.

Directors and Officers.

Directors:—T. H. Purdom, K.C., London; Thos. Long, Toronto; John Milne, London; Lord Strathcona and Mount Royal, Montreal, Can., and London, Eng.; Matthew Wilson, K.C., Chatham; John Ferguson, London; Chas. Jenkins, Petrolia;

W. S. Calvert, M.P., Strathroy; N. H. Stevens, Chatham; John Davis, Windsor; Francis Love, London; John Purdom, London; M. McGugan, M.P., Mount Brydges; J. D. Balfour, M.D., London.

Officers:—T. H. Purdom, K.C., President, London; Thos. Long, 1st Vice-President, Toronto; W. S. Calvert, M.P., 2nd Vice-President; Strathroy; John Milne Managing Director, London; M. H. McWilliams, Secretary.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; R.S.C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $53,200.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2405. Certificate of Registry No. 1274.

Directors and Officers.

Directors:—Hon. Sir Mackenzie Bowell, P.C., K.C.M.G., Belleville; T. Bradshaw, F.I.A., Toronto; F. G. Cox, Toronto; H. N. Baird, Toronto; A. E. Kemp, M.P., Toronto; Hon. S. C. Wood, Toronto; William Mackenzie, Toronto; Charles McGill, Toronto; Hon. William Harty, M.P., Kingston; Warren Y. Soper, Ottawa; H. S. Holt, Montreal; Samuel J. Moore, Toronto; Thomas J. Drummond, Montreal; J. J. Kenny, Toronto; E. T. Malone, K.C., Toronto; Geo. A. Morrow, Toronto.

Officers:—Hon. Sir Mackenzie Bowell, P.C., K.C.M.G., President, Belleville; Hon. S. C. Wood, First Vice-President, Toronto; T. Bradshaw, F.I.A., Second Vice-President, Toronto; F. G. Cox, Managing-Director, Toronto; T. Bradshaw, F.I.A., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the follow-

: 59 Vict., chap. 50 (Canada) an Act to incorporate the Imperial Life Assurance ıpany of Canada; R.S.C., chap. 124, The Insurance Act, 63 Vict., chap. 203, The ario Insurance Act, 1897.

3. *The members are related* as shareholders in an incorporated joint stock com- y, and the liability of the members is limited to the amount remaining unpaid n the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Can- , bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 6, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada special security for the policy holders therein as follows: Deposit accepted at value of $225,290, held by the Receiver General.

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS

Register No. 2580. Certificate of Registry No. 1360.

Directors and Officers.

Directors:—Oronhyatekha, M.D., Toronto; J. D. Clark, Dayton, Ohio; Hon. Wedderburn, Hampton, N. B.; H. A. Collins, Toronto; Thomas Millman, D., Toronto; Hon. E. G. Stevenson, Detroit, Mich.; John A. McGillivray, To- to.

Officers:—Oronhyatekha, M.D., President, Toronto; J. D. Clark, Vice-Presi- t. Dayton, Ohio; Oronhyatekha, M.D., Managing-Director, Toronto; John A. Mc- livray, Secretary, Toronto.

Head Office of the Company, Toronto. Chief Agent and Attorney for Ontario, ɔnhyatekha, M.D.

The status of this society is now defined by the following Acts: 59 Vict. (Ont.) c.), an Act respecting the Supreme Court of the Independent Order of Foresters; 59 t. (Can.) chap. 51, an Act to amend the Act incorporating the Supreme Court of the dependent Order of Foresters. See also private Act in the Statutes of Canada, 01.

By virtue of this legislation and of R.S.C. chap. 124, the Society made a deposit $100.000 with the Government of Canada, and was by that Government on 1st May, 06, licensed for the transaction of Life, Disability, and Sickness Insurance with its mbers on the assessment plan to the extent specified in the Act of Canada of 1896, ending the Act incorporating the Supreme Court. The legal effect of the foregoing s to alter the registry of the society in the Department of Insurance for Ontario and ansfer, as from the 1st of May, 1896, the society from the Friendly Society to the surance Company Register.

ROYAL VICTORIA LIFE INSURANCE COMPANY.

Register No. 2565. Certificate of Registry No. 1345.

Directors and Officers.

Directors:—Jas. Crathern, Montreal; Hon. Robt. Mackay, Montreal; Hon. L. J. Forget, Montreal; Jonathan Hodgson, Montreal; Chas. F. Smith, Montreal; Geo. Caverhill, Montreal; Hon. W. Mortimer Clark, Toronto; Rev. R. H. Warden, D.D., Toronto; Gaspard LeMoine, Quebec; David Morrice, Montreal; H. N. Bate, Ottawa.

Officers:—James Crathern, President, Montreal; Hon. Robt. Mackay and Hon. L. J. Forget, Vice-President, Montreal; David Burke, General Manager, Montreal; Charles C. Hele, Treasurer, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, J. G. McAdam, Toronto. Suits by or against the Company may be brought in the name of the Royal Victoria Life Insurance Company.

2. *Company, how constituted or incorporated.*—The Company was lawfully incorporated in 1897.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: R.S.C., c. 124, Insurance Act; 60-61 Vict., c. 81 (D.), The Royal Victoria Life Insurance Company's Act; R.S.O. 1897, c 203, The Ontario Insurance Act

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $240,491, held by the Dominion Government.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 2581 Certificate of Registry No. 1361.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, F. W. Kingston, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 12-13 Vict., c. 22; 33-34 Vict., c. 61; 34-35 Vict., c. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R.S.C. chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $141,850, as special security for the policy holders in Canada.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

Register No. 2420. Certificate of Registry No. 1289.

Directors and Officers.

Directors:—Hon. M. F. Hackett, K.C., Stanstead, Que.; Hon. A. D. Richard, Dorchester, N.B.; Bernard O'Connell, Dublin, Ont.; J. J. Behan, Kingston, Ont.; Joseph A. Chisholm, LL.B., Halifax, N.S.; C. D. Herbert, Three Rivers, Que.; Rev. A. E. Burke, Seberton, P.E.I.; Geo. V. McInerney, St. John, N.B.; Geo. L. Staunton, K.C., Hamilton.

Officers:—Hon. M. F. Hackett, President, Stanstead, Que.; Hon. A. D. Richard, Vice-President, Dorchester,, N.B.; Bernard O'Connell, Vice-President, Dublin, Ont.; J. J. Behan, Secretary, Kingston, Ont.

1. Head Office, Kingston, Ont. Chief Agent for Ontario, J. J. Behan, Kingston, Ont. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 38 of R.S.C., Chapter 124 (Can.) to transact Life Insurance on the Assessment Plan: See special Act 56, Vict., c. 90 (D.)

3. The Corporation has no deposit with the Government of Canada: (R.S.C., c. 124, s. 37.)

CANADIAN FIRE INSURANCE COMPANY.

Register No. 2568. Certificate of Registry No. 1348.

Directors and Officers.

Officers:—James H. Ashdown, President, Winnipeg; F. W. Stobart, Vice-President, Winnipeg; R. T. Riley, Managing Director, John Galt, E. F. Hutchings, George Crowe, R. J. Campbell, Winnipeg; C. S. Riley, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, F. K. Foster, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vict., chap. 76; R.S.C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of Mareh, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, a deposit accepted at $66,500.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2438. Certificate of Registry No. 1308.

Directors and Officers.

Directors:—Elias Rogers, Toronto; R. H. Matson, Toronto; Hon. Robert Beaven, Victoria, B. C.; T. C. Irving, Toronto; William Stone, Toronto; Albert A. Macdonald, M. D., Toronto; Hon. J. J. Foy, K. C., M. P. P., Toronto; G. L. Milne, M. D., Victoria, B. C.; G. A. Hetherington, M. D., St. John, N.B., J. D. Chipman, St. Stephen, N.B.,; H. McC. Hart, Halifax, N.S.; J. L. Spink, Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, London, Ont.; J. N. Greenshields, K. C., Montreal, Que.; J. N. Shenstone, Toronto; H. Laporte, Montreal, Que.; Peleg Howland, Toronto; Charles E. Doolittle, Hamilton; Albert J. Ralston, Toronto, Ont.

Officers:—Elias Rogers, President, Toronto; Hon. J. J. Foy, K.C., M.P.P., and Wm. Stone, Toronto, Vice-Presidents; Albert J. Ralston, Managing-Director, Toronto; F. Sparling, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict., chap. 78 (D.); R.S.C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 06. to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada special security for the policy holders therein as follows: Deposit accepted at the lue of $53,500, held by the Receiver-General.

LAW UNION AND CROWN INSURANCE COMPANY.

Register No. 2547. Certificate of Registry No. 1326.

---

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Cecil thune, Ottawa. Suits by or against the Company may be brought in the name of ie Law Union and Crown Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligaons of the Company are now declared, defined, limited or governed are the follow-g: United Kingdom, 7 and 8 Vict., c. 110; 25 and 26 Vict., c. 59.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid pon the shares held by them.

NOTE.—No. 7 of the articles of Association provides as follows: "In every fire or fe policy, or other written contract to be executed or entered into by or on behalf f the company, by which any responsibility shall be undertaken or incurred by or nposed upon the company there shall be inserted a clause or clauses providing so far s lawfully may be that no shareholder or director of the Company, nor the estate or ffects of any such shareholder or director shall, either in respect of his being such or y reason of any matter or thing done by him or by any other person in virtue of any uthority or power hereby given, be answerable for or in respect of any such policy or ther contract beyond the amount of the instalment or instalments which at the time f the claim to be made in respect of such policy or other contract, shall be remaining npaid unpon his share or shares, nor be liable to be called upon for any further sum han such then unpaid amount; or such other clause or clauses as shall effectually proect every such shareholder and director from all personal and individual liability in espect of any such policy or other contract, and limit the liability thereunder to the unds of the Company applicable pursuant to the provisions of these articles to the atisfaction of claims upon such policy or contract.

4. The Company is now authorized by license issued by the Dominion of Canada. bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit with Receiver-General of Canada. Deposit accepted at $153,628.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

Register No. 2427. Certificate of Registry No. 1296.

Officers:—S. H. Kent, High Chief Ranger, Hamilton; H. J. Boyd, Sub. High Chief Ranger, Winnipeg, Man.; H. E. Griffiths, High Court Treasurer, Toronto; L. Secord, M.D., High Court Medical Examiner, Brantford; W. G. Scott, High Court Senior Woodward, Mount Forest; A. Dynes, High Court Junior Woodward, Hamilton; W. Benson, High Court Senior Beadle, Chatham; W. Mills, High Court Junior Beadle, Ingersoll; W. Williams, Permanent Secretary, Toronto.

1. Head Office of the Corporation, Toronto. Chief Agent and Attorney for Ontario, W. Williams, Toronto.

2. The Corporation as now registered was constituted by the special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901, 1 Ed. VII., c. 101.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March 1905, and expiring on the 31st day of March, 1906, to transact Life and Sickness Insurance.

4. The Corporation has no deposit with the Government of Canada.

NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 2549. Certificate of Registry No. 1328.

Directors and Officers.

Directors:—Max Danziger, New York; Alfred L. White, New York; Major A. White, New York; Edward Ashforth, New York; Leopold S. Bache, Brooklyn; Daniel Birdsall, New York; J. Romaine Brown, New York; William H. Chase, New York; Edwin A. Cruickshank, New York; F. G. Hallett, New York; A. L. Hanscom, New York; Elijah R. Kennedy, New York; J. Edgar Leaycraft, New York; Alfred E. Marling, New York; Frederick G. Potter, New York; Frederick Winant, New York; William H. Young, New York.

Officers:—Max Danziger, President, New York; Alfred L. White, Vice-President, New York; Major A. White, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the laws of New York, chap. 439, 1877; Dominion of Canada, R.S. C., chap. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $18,770, held by the Minister of Finance.

EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 2578. Certificate of Registry No. 1358.

Directors and Officers.

Directors:—David Fasken, B.A., Toronto; Ruliff Grass, Toronto; S. J. Parker, Owen Sound; John Ferguson, M.A., M.D., L.R.C.P., Toronto; Geo. Gooderham, Toronto; W. F. B. Colter, L.D.S., Sarnia; R. W. Gordon, Pembroke; Thomas Long, Toronto; W. J. McFarland, Toronto; J. F. W. Ross, M.D., Toronto; George E. Weir, Dresden; J. S. Knechtel, Hanover; Alex. Fasken, B.A., Toronto; Wm. Harvey, B.L., Winnipeg; Jos. Wright, Toronto.

Officers:—David Fasken, B.A., President, Toronto; Ruliff Grass, Vice-President, Toronto; S. J. Parker, Vice-President, Owen Sound; Edwin Marshall, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined, limited or governed are the following: 1889, Aug. 7.—Incorporated by Charter (Ontario) issued under R.S.O. 1887, c. 167, s. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited," Liber 123, No. 7, Office of Provincial Registrar; 1889, December 11.—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited;" 1899, December 19th.—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life In-

surance Company"; 1900, June 6.—Order-in-Council, Ontario, authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, c. 203, s. 44; R.S.C., chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $52,300, held by the Government of Canada.

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

Register No. 2413. Certificate of Registry No. 1282.

Directors and Officers.

Directors:—S. F. McKinnon, Toronto; A. A. Allan, Toronto; John R. Barber, Georgetown; Dr. George H. Bowlby, Berlin; A. B. Cunningham, Kingston; H. P. Eckhardt, Toronto; John Flett, Toronto; Emil Nerlich, Toronto; W. J. Gage, Toronto; John Knox, Hamilton; R. Millichamp, Toronto; J. N. Shenstone, Toronto; Dr. Uriah M. Stanley, Brantford; Hugh Waddell, Peterborough; R. W. Robertson, Brantford.

Officers:—S. F. McKinnon, President, Toronto; John R. Barber and J. Flett, Vice-Presidents; Armstrong Dean, General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Anglo-American Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 1899, March 16th.—Incorporated by charter (Ontario) issued under R.S.O., 1897, c. 203, s. 3; R.S.C., chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $50,583.47 held by the Government of Canada.

OTTAWA FIRE INSURANCE COMPANY.

Register No. 2421. Certificate of Registry No. 1290.

Directors and Officers.

Directors:—Charles Magee, Ottawa; C. Berkeley Powell, Ottawa; C. Ross, Ottawa; C. Jackson Booth, Ottawa; Hon. W. C. Edwards, Rockland; Allan Francis, Renfrew; Denis Murphy, Ottawa; Bennett Rosamond, M.P., Almonte; W. S. Odell, Ottawa; C. C. Ray, Ottawa.

Officers:—Charles Magee, President, Ottawa; C. Berkeley Powell, 1st Vice-President, Ottawa; C. Ross, 2nd Vice-President, Ottawa; C. E. Carbold, General Manager, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Ottawa Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated September 30th, 1899, by charter (Ontario) under R.S.O. 1897, c. 203, s. 3; Order-in-Council (Ontario), March 31st, 1900, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, c. 203, s. 44; R.S.C. chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $53,200, held by the Government of Canada.

EQUITY FIRE INSURANCE COMPANY.

Register No. 2559. Certificate of Registry No. 1338.

Directors and Officers.

Directors:—Thos. Crawford, M.P.P., Toronto; C. C. Van Norman, Toronto; His Honor Judge Morgan, Toronto; D. Carlyle, J.P., Toronto; H. E. Irwin, K.C., Toronto; Wm. Hendrie, Jr., Hamilton; Stephen Noxon, Ingersoll; A. F. Maclaren, M.P., Stratford; W. Vandusen, Toronto Junction; W. G. Brown, Toronto; D. Hibner, Berlin; Wm. Govenlock, Seaforth.

Officers:—Thos. Crawford, M.P.P., President; C. C. Van Norman, Vice-President; Wm. Greenwood Brown, General Manager.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Equity Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1898, January 29th—Incorporated by Charter (Ontario), under R.S.O. 1897, c. 203, s. 3; 1901, July 26th, Order-in-Council, Ontario, authorizing the release of the Company's Provincial Deposit under R. S. O. 1897, c. 203, s. 44; R.S.C. chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $50,211, held by the Government of Canada.

RELIANCE MUTUAL LIFE INSURANCE SOCIETY.

Register No. 2553. Certificate of Registry No. 1332.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Insurance Society.

2. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R.S.C., chap. 124.

3. Assets of the Company are deposited and held in Canada as special Security for the policy holders therein as follows: Deposit accepted at $123,321.

NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 2554. Certificate of Registry No. 1333.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw. Suits by or against the Company may be brought in the name of the Norwich Union Life Insurance Society.

2. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

3. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $68,888.

CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 2422. Certificate of Registry No. 1291.

Directors and Officers.

Directors:—Hon. John Dryden, Toronto; Emerson Coatsworth, Jr., LL.B., To-onto; A. F. MacLaren, M.P., Stratford; R. S. Williams, Toronto; J. W. Scott, Lis-owel; W. Vandusen, Toronto Junction; G. T. Somers, Toronto; Angus McKay, M.D., ngersoll; H. Wilberforce Aikens, B.A., M.D., C.M., M.R.C.S., Toronto; John illies, M.D., Teeswater; Sidney Jones, Toronto; J. A. Jackson, Toronto; Joseph osser, Ailsa Craig.

Officers:—Hon. J. Dryden, President, Toronto; G. T. Somers, Toronto and J. W. cott, Listowel, Ont., Vice-Presidents; George B. Woods, General Manager, Toronto; harles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the ame of The Continental Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obliga-ons of the Company are now declared, defined, limited or governed are the following: he Company was incorporated October 26th, 1899, by Letters Patent (Ontario) under .S.O., 1897, chap. 203, s. 3; 1 Ed. VII.; 1901, chap. 94. (Special Act, Ontario), amal-amating The Continental Life Insurance Company and The Farmers' and Traders' ife and Accident Assurance Company, Limited, as "The Continental Life Insurance ompany"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the ompany's Provincial deposit under R.S.O. 1897, chap. 203, s. 44. (See also R.S.C., hap. 124.)

3. *The members are related* as shareholders in an incorporated joint stock com-any, and the liability of the members is limited to the amount remaining unpaid pon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Can-da, bearing date the 31st day of March, 1905, and expiring on the 31st day of larch, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as pecial security for the policy holders therein as follows: Deposit accepted at the alue of $52,250, held by the Government of Canada.

CROWN LIFE INSURANCE COMPANY.

Register No. 2594. Certificate of Registery No. 1374.

Directors and Officers.

Directors:—John Charlton, M.P., Lynedoch; Geo. H. Roberts, Toronto; F. E. odgins, K.C., Toronto; Col. the Hon David Tisdale, P.C., M.P., Simcoe; Randolph lacdonald, Toronto; W. B. McMurrich, K.C., Toronto; A. R. Boswell, K.C., To-

ronto; Rodolph Forget, M.P., Montreal, Que.; R. L. Borden, K.C., M.P., Halifax, N.S.; Samuel Barker, M.P., Hamilton; Henry T. Machell M.D., Toronto; Geo. H. Hees, Toroto; C. S. Wilcox, Hamilton; J. D. Hazen, K.C., M.P.P., St. John, N.B.; Herbert M. Mowat, K.C., Toronto.

Officers:—Hon. David Tisdale, P.C., M.P., President, Simcoe; John Charlton, M.P., Vice-President, Lynedoch; Geo. H. Roberts, Managing Director, Toronto; Arthur J. Hughes, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); R.S.C., chap. 124, The Insurance Act. (See also The Ontario Insurance Act, R.S.O., 1897, chap. 203, and Acts amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $52,608, held by the Government of Canada.

THE ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Register No. 2573. Certificate of Registry No. 1352.

Directors and Officers.

Directors:—Fred E. Nelson, Jas. Morgan, Jas. Davidson, E. S. Miller, J. C. Holden, Frederick Bacon, J. A. U. Beaudry, O. Faucher, all of Montreal; Wm. M. McMaster, Montreal; F. G. Lyman, Montreal.

Officers:—Fred E. Nelson, President; James Morgan, Vice-President; James Davidson, 2nd Vice-President; F. J. J. Stark, General Manager.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Arthur Murch Featherston, Temple Building, Toronto, Ont. Suits by or against the Company may be brought in the name of The Accident and Guarantee Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligas of the Company are now declared, defined, limited or governed are the following: vate Act of the Dominion of Canada, 63-4 Victoria (1900), chap. 87 (D.); R.S.C., p. 124. The Insurance Act. (See also the Ontario Insurance Act, R.S.O., 1897, p. 203, and Acts amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock comy, and the liability of the members is limited to the amount remaining unpaid n the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Cana, bearing date the 31st day of March, 1905, and expiring on the 31st day of rch, 1906, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as cial security for the policy holders therein as follows: Deposit accepted at the value $35,177, held by the Government of Canada.

THE HOME INSURANCE COMPANY.

Register No. 2552. Certificate of Registry No. 1331.

Officers.

John H. Washburn, President; Elbridge G. Snow, Vice-President; Arcunah M. tis and William H. Cheyne, Secretaries.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, A. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the ne of The Home Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligas of the Company are now declared, defined, limited or governed are the following: te of New York, 1892, chap. 690, an Act relating to Insurance Corporations, conuting chapter 38 of the General Laws.

(As to Canada and Ontario see R.S.C., c. 124 and R.S.O., 1897, chap. 203, and s amending same.)

3. *The members are related* as shareholders in an incorporated joint stock comy. There is no liability of members, as the capital stock ($3,000,000) is fully paid

4. The Company is now authorized by license issued by the Dominion of Can a, bearing date the 31st day of March, 1905, and expiring on the 31st day of rch, 1906, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as cial security for the policy holders therein as follows: Deposit accepted at the ue of $250,000, held by the Government of Canada.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2403. Certificate of Registry No. 1272.

Directors and Officers.

Directors:—A. H. Hoover, A. F. Webster, R. E. Menzie, J. T. Hornibrook, John McClelland, James Dixon, W. M. German, K.C., M.P., E. E. Sheppard, J. B. King Alex. Finkle, E. Guss Porter, M.P., Stephen Noxon, K.C., M.P.

Officers:—A. H. Hoover, President; Hon. W. C. Edwards, Rockland, Vice-President; W. Dineen, Toronto, 2nd Vice-President; Thos. Baker, London, 3rd Vice-President; A. H. Hoover, Managing-Director.

1. Head Office, Toronto, Ont., A. H. Hoover, President and Managing-Director

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following 2 Edw. VII. (Dom.) chap. 102, an Act to incorporate The Sovereign Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the shareholding members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $50,000

RAILWAY PASSENGERS ASSURANCE COMPANY.

Register No. 2570. Certificate of Registry No. 1350.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, F. B. Russell, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following Railway Passengers Assurance Consolidated Act, 1892, 55 Vict., Chap. 8 (Imperial Act.); Act to extend the objects and business of the Railway Passengers Assurance Company and for other purposes, 60 Vict., Chap. 14 (Imperial Act); also the Companies Act, 1862 (Imperial Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada £20,000, accepted at $84,680.

MARYLAND CASUALTY COMPANY.

Register No. 2424. Certificate of Registry No. 1293.

---

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, J. William Mackenzie, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Act of the General Assembly of Maryland, amending Charter, 1898, chap. 43; Act amending and extending powers, 1900, Chap. 10; Act amending and extending powers, 1902, Chap. 386.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital stock ($750,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1906, to transact Accident, Sickness and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein, as follows: Deposit accepted at $89,313.

UNION LIFE ASSURANCE COMPANY (OF TORONTO).

Register No. 2439. Certificate of Registry No. 1309.

Directors and Officers.

Directors:—Hardy Pollman Evans, President; Harry Symons, K.C., Toronto; Fred. G. Hughes, L.D.S., Galt; G. E. Millichamp, M.D., Toronto; G. E. Allen Jones and A. E. Vallerand, Quebec; W. H. Carrie, Toronto.

Officers:—Hardy Pollman Evans, President and Manager, Toronto; G. E. Millichamp, M.D., 1st Vice-President, Toronto; H. Symons, K.C., Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the Union Life Assurace Company (of Toronto).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 2 Edw. VII., c. 109 (Canada), an Act to incorporate the Union Life Assurance Company, (of Toronto); R.S.C., chap. 124, The Insurance Act; R.S.O., 1897, chap. 203, The Ontario Insurance Act, and Acts amending the same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $51,300, held by the Government of Canada.

THE MUTUAL RESERVE LIFE INSURANCE COMPANY.

FORMERLY

THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

Register No. 2411. Certificate of Registry No. 1280.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, F. R. Harvey, Toronto. Suits by or against the Company may be brought in the corporate name.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1875, chap. 267, an Act for the incorporation of Societies and Clubs for certain lawful purposes; 1883, chap. 175, an Act to provide for the incorporation and regulation of Co-operative or Assessment Life and Casualty Insurance Associations and Societies; 1901, chap. 722.

3. *The members are related* as follows: Each policy holder becomes a member of the Association, and becomes entitled to a vote at the annual meeting of the Association and there is no liability incurred by becoming a member of the Association.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance on the Assessment Plan in respect of business

taken up to the 11th August, 1899. All business taken after that date to be on the fixed premium plan with legal reserve, under sec. 42A of R.S.C., c. 124. A special Act of the Dominion of Canada was passed in 1904 for the conversion of the assessment policies of the Company into fixed premium contracts.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $242,922, held by Receiver-General; also $62,250 in the hands of Canadian Trustees under the Isurance Act.

STATE LIFE INSURANCE COMPANY.

Register No. 2599. Certificate of Registry No. 1378.

Directors and Officers.

Directors:—Andrew M. Sweeney, Samuel Quinn, Wilbur S. Wynn, Chas. F. Coffin, R. Wesley McBride, Indianapolis, Ind.

Officers:—Andrew M. Sweeney, President; Samuel Quinn, Vice-President; Wilbur S. Wynn, Secretary.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, W. H. Hunter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Indiana, 1899, c. 23; 1903, c. 27.

3. *The members are related* as members of a mutual company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $50,000.

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 2583. Certificate of Registry No. 1363.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Maughan, Toronto. Suits by or against the Company may be brought in the name of the Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 and 28 Vict., chap. 19, The Companies' Seals Act, 1864; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1888; 51 and 52 Vict., chap. 62, The Preferential Paymets in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Associaton) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' (Winding-up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered for the year ending 30th April, 1906, to transact Marine Insurance under R. S. O., 1897, c. 203.

5. *Deposited assets.*—In Canada, pursuant to Section 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Register No. 2426. Certificate of Registry No. 1295.

Directors and Officers.

Directors:—John R. Bland, J. Kemp Bartlett, E. Austin Jenkins, Eugene Levering, Bernard Cahn, Owen Daly, Wm. H. Matthai, Robert Taylor, George J. Records, Moses Pels, Townsend Scott, Henry B. Wilcox, Charles K. Lord, Geo. R. Callis, John M. Litting, Wm. C. Rouse, Lawrence Perin, all of Baltimore, Maryland; and Robert B. Dixon, of Easton, Md.

Officers:—John R. Bland, President; J. Kemp Bartlett, Vice-President; George R. Callis, Secretary, Baltimore, Maryland.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Arthur Ernest Kirkpatrick, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Maryland, 1896, chap. 52; 1898, chap. 188; 1900, chap. 52; 1902, chap. 86.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount of their respective subscription to the capital stock of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Guarantee Insurance, and the business of guaranteeing or becoming security for the faithful performance of any trust, office, duty, contract, or agreement and to go upon any appeal or other bond.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $90,250.

MONTREAL-CANADA FIRE INSURANCE COMPANY.

Register No. 2440. Certificate of Registry No. 1310.

---

1. Head Office, Montreal; Chief Agent and Attorney for Ontario, Herbert A. Shaw, Toronto. Suits by or against the Company may be brought in the name of The Montreal-Canada Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1859, chap. 59; Province of Quebec, 1881, chap. 72; Canada, 1903, chap. 158. See also R. S. C., c. 124, and R. S. O., 1897, chap. 203, and Acts amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $57,000, held by the Government of Canada.

GERMAN AMERICAN INSURANCE COMPANY.

Register No. 2435. Certificate of Registry No. 1304.

---

1. Head Office, New York City. Chief Agent and Attorney for Ontario, William A. Medland, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 466, 1853, an Act to provide for the incorporation of Fire Insurance Companies; New York, chap. 690, 1892, an Act in relation to Insurance Corporations.

3. *The members are related* as stockholders in an incorporated joint stock company. The capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein, as follows: Deposit accepted at $101,100.

MANITOBA ASSURANCE COMPANY.

Register No. 2406. Certificate of Registry No. 1275.

---

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, James Saulter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba, 28th May, 1886, chap. 63, 49 Vict., an Act to Incorporate the Manitoba Assurance Company; 4 Edward VII., chap. 73, an Act to amend the Act of incorporation of the Manitoba Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $52,367.

THE EMPIRE ACCIDENT AND SURETY COMPANY.

Register No. 2584. Certificate of Registry No. 1364.

Directors and Officers.

Directors:—M. L. Leitch, Judge Edward Elliott, Thomas Boles, Alex. Stuart, K.C., F. G. Rumball, B. S. Murray, London; S. A. King, M.D., Windsor; D. McLachlan, Chatham; John D. Wilson, M.D., London; Wm. Squires, Mitchell; D. Stewart, Hampstead.

Officers:—M. L. Leitch, President; Judge Edward Elliott, Vice-President; John D Wilson, Medical Director; Thomas Boles, Secretary-Treasurer.

1. Head Office, London, Ont. Suits by or against the Company may be brought in the name of the Empire Accident and Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 3 Edward VII., chap. 118, 1903 (Special Act); R.S.C., chap. 124, The Insurance Act. (See also The Ontario Insurance Act, R.S.O., 1897, chap. 203, and Acts amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Accident, Sickness and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $80,000, held by the Government of Canada.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Register No. 2698. Certificate of Registry No. 1382.

Date of Application for Registry 15th July, 1905.

Signatory.—Alfred Lawrence Davis, Toronto, President and General Manager.

---

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the Imperial Guarantee and Accident Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: The Act of Incorporation; and The Insurance Act of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 15th July, 1905, and expiring on the 31st day of March, 1906, to transact Accident, Guarantee and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $95,855.00 held by the Receiver-General of Canada.

INTERNATIONAL FIDELITY INSURANCE COMPANY.

Register No. 2695. Certificate of Registry No. 1381.

Date of Application for Registry 15th June, 1905.

Signatory.—DeWitt Van Buskirk, President.

---

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, George H. Watson, K.C., Toronto. Suits by or against the Company may be brought in the name of International Fidelity Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, chap. 134, 1902. General Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 2nd June, 1905, and expiring on the 31st day of March, 1906, to transact Guarantee Insurance, limited and restricted however to the issue of contracts or bonds to Singer Sewing Machine Company as against loss arising from the default, neglect or breaches of duty by the employees of the said Singer Sewing Machine Company in the Dominion of Canada,

5. *Deposited assets.*—Assets of the Company are deposited and held as special security for the policy holders in Canada as follows: Deposit accepted at the value of $5,000 held by the Department of Finance.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Register No. 2628. Certificate of Registry No. 1380.

Date of Application for Registry 29th May, 1905.

Signatory.—George F. Seward, President.

---

1. Head Office, New York. Chief Agent and Attorney for Ontario, Joseph B. Reed, Toronto. Suits by or against the Compay may be brought in the name of The Fidelity and Casualty Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1865, chap. 328; an Act to amend chapter 463 of 1853, for the incorporation of Life and Health Insurance.

3. *The members are related* as shareholders in an incorporated joint stock company. The Capital Stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 15th May, 1905, and expiring on the 31st day of March, 1906, to transact Accident, Sickness and Burglary Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposits accepted at the value of $90,000, held by Receiver-General of Canada.

THE CENTRAL LIFE INSURANCE COMPANY OF CANADA.

Register No. 2600. Certificate of Registry No. 1379.

Date of Application for Registry 23rd May, 1905.

Signatory.—J. M. Spence, Managing-Director.

---

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Central Life Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: R.S.C., chap. 124, the Insurance Act; (See also The Ontario Insurance Act, R.S.O 1897, chap. 203, and amendments to the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 20th day of May, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $54,000, held by Receiver-General of Canada.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 2443. Certificate No. 1313.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Marine Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies Registration Office, Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1906, pursuant to R.S.O., 1897, c. 203.

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

Balance Sheet for the Year Ending 31st December, 1904.

Profit and Loss Account, 31st December, 1904.

	£	s.	d.
Balance 1st January, 1904	207,638	4	7
Balance of Underwriting Account, 1903, at 31st December, 1903	269,666	13	6
Interest on Investments	40,820	4	7
Transfer fees	36	1	0
	£518,161	3	8

	£	s.	d.	£	s.	d.
Dividends paid February and July, 1904				40,000	0	0
Claims, returns and re-insurances paid on 1903 Account, from 1st January, 1904, to date, and Underwriters' Commission.	201,324	8	8			
Amount carried to Suspense Account on closing 1903 account	62,000	0	0			
	263,324	8	8			
Less Bad Debts recovered, 1903 account	109	7	2			
				263,215	1	6
Income tax, 1903 account				2,617	18	11
Loss on sale of investments				259	6	9
Balance carried down				212,068	16	6
				£518,161	3	8

Underwriting Account, 1904.

	£	s.	d.	£	s.	d.
Premiums—less returns and re-insurances				£462,631	19	3
				£462,631	19	3
Claims paid				£140,529	9	3
Office expenses, including salaries, etc., London, Liverpool and Manchester	26,704	3	6			
Directors' and auditors' fees	6,300	0	0			
General law charges	4	5	0			
	33,008	8	6			
Less proportion charges to internal re-insurance account	1,708	4	8			
				31,300	8	10
Expenses of branches and agencies				15,207	9	0
Balance carried down				275,594	17	2
				£462,631	19	3

General Balance Sheet, 31*st December*, 1904.

	£	s.	d.
To CAPITAL subscribed—100,000 shares at £20 per share £2,000,000. Paid-up—£2 per share	200,000	0	0
Reserve Fund	450,000	0	0
Outstanding accounts	13,801	15	10
Internal re-insurance account	65,753	9	8
Investment fluctuation account, being the difference between cost and market value of securities at 31st December	69,323	16	1
Suspense account	76,480	2	0
Dividends not yet claimed	651	9	0
Balance of profits and loss account	212,068	16	6
Balance of underwriting account, 1904	275,594	17	2
	£1,363,674	6	3

	£	s.	d.	£	s.	d.
By investments (at market value on 31st December) and loans				1,221,660	3	10
Debtors for premiums, etc				98,809	6	1
Interest accrued, but not yet received				16,470	17	7
Office furniture and fixtures				927	10	2
Stamps on hand				347	17	6
Bills receivable				2,660	4	0
Cash on deposit	7,000	0	0			
Cash at bankers and in hand	15,798	7	1			
				22,798	7	1
				£1,363,674	6	3

We beg to report that we have each in our respective Districts examined the accounts of the Company, and that the above Balance Sheet compiled therefrom is in our opinion properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by the books of the Company.

We also report that we have individually satisfied ourselves of the existence of the Securities belonging to our respective Offices.

J. F. CLARKE, London,
J. S. H. BANNER, Liverpool,
Wm. ASHWORTH, Manchester,
Auditors.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 2442. Certificate of Registry No. 1312.

---

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of California, 1872, Civil Code of California,—Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance and the registry has been renewed until the 30th April, 1906, pursuant to statute of Ontario, R.S.O., 1897, c. 203.

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

Forty-Second Annual Statement, December 31st, 1904.

Officers:

W. J. Dutton	President.
B. Faymonville	Vice-President.
J. B. Levison	2nd Vice-President.
L. Weinmann	Secretary.

INCOME.

Net premiums—fire	$3,775,984 84	
—marine	489,402 99	
Interest, dividends and rents	226,969 44	
		$4,492,357 27

EXPENDITURE.

Net losses paid—fire	$2,005,458 48	
—marine	257,764 29	
		$2,263,222 77
Dividends		120,000 00
Commission and brokerage		753,387 76
Salaries, fees, etc		300,416 06
Taxes—State, National, Local		82,652 07
All other expenditures		292,869 62
		$3,812,548 28

LIABILITIES.

Losses in process of adjustment	$ 292,755 27
Re-insurance reserve	2,875,715 34
Marine bills payable	2,180 00
All other claims and demands	121,877 63
Capital, paid up in cash	1,000,000 00
Net surplus	2,233,911 58
	$6,526,439 82

SCHEDULE OF ASSETS.

Bonds.

160,000	United States	$ 209,600 00
120,000	Omnibus Cable Railway Co., San Francisco, Cal	145,500 00
120,000	Market Street Railway Co., San Francisco, Cal	139,800 00
22,000	Powell Street Railway Co., San Francisco, Cal	24,860 00
53,000	Sutter Street Railway Co., San Francisco, Cal	59,890 00
54,000	Presidio and Ferries Railroad Co., San Francisco, Cal	54,000 00
5,000	Park and Cliff House Railway	5,250 00
70,000	Los Angeles Railway Co., Los Angeles, Cal	81,550 00
10,000	Oakland Transit Co	11,000 00
5,000	Oakland Transit Co	6,000 00
70,000	San Francisco & San Joaquin Valley Railway Co	83,650 00
53,000	San Francisco & North Pacific Railway	59,625 00
85,000	Pacific Electric Ry. Co	89,675 00
190,000	South Pacific Coast Railway Co	186,200 00
100,000	Stamped, Southern Pacific R. R. of Cal	108,000 00
3,000	Southern Pacific Co., of Cal	3,000 00
25,000	Southern Pacific R. R. of Cal., Unstamped	28,750 00
73,000	Southern Pacific Branch	98,550 00
20,000	Sierra Railway of California	22,000 00
83,000	North Pacific Coast Railroad Co	87,565 00
51,000	Spring Valley Water Works of San Francisco	53,040 00
34,000	Pacific Gas Improvement Co	32,980 00
20,000	California Northwestern Ry. Co	22,500 00
115,000	San Francisco, Oakland and San Jose R. R	123,625 00
50,000	Petaluma & Santa Rosa Ry. Co., Cal	50,000 00
55,000	The Risdon Iron and Locomotive Works	57,750 00
5,000	San Francisco Dry Dock Co	5,600 00
71,000	Oakland Gas, Light and Heat Co., Oakland, Cal	76,325 00
54,000	Stockton Gas and Electric Co., Stockton, Cal	52,650 00

SCHEDULE OF ASSETS.—Continued.

Bonds.

60,000	Bay Counties Power Co.	$60,900 00
25,000	Cal. Central Gas and Elec. Co.	26,250 00
50,000	Cal. Gas & Elec. Co.	42,500 00
60,000	San Francisco Gas & Elec. Co.	60,000 00
5,000	Edison Electric Co., Los Angeles, Cal.	5,000 00
50,000	Valley Counties Power Co.	42,500 00
35,000	Northern Cal. Power Co.	35,000 00
10,000	Siskiyou Elec. Power Co.	10,000 00
20,000	Keswick Elec. Power Co.	20,000 00
10,000	Hanford Gas & Power Co., Cal.	10,000 00
26,000	Nevada Electric Power Co., Cal.	29,250 00
70,000	Sunset Telephone and Telegraph Co.	74,200 00
22,000	American Hawaiian Steamship Co., New York, N.Y.	22,880 00
7,000	Baker City, Oregon, School.	7,245 00
20,000	Riverside Water Co.	20,000 00
50,000	Honolulu Rapid Transit and Land Co.	53,000 00
30,000	Oahu Railway and Land Co.	30,900 00
30,000	Olaa Sugar Co.	28,500 00
50,000	Hilo Railroad Company, Honolulu, H. I.	47,500 00
20,000	Oahu Sugar Co., of Honolulu, H. I.	20,000 00

Stocks.

2,986	Home Fire & Marine Insurance Co., of California	600,000 00
410	Bank of California, San Francisco, Cal.	172,200 00
130	First National Bank, San Francisco, Cal.	41,600 00
225	Anglo-Californian Bank, Ltd., S F., Cal.	19,687 50
100	Mercantile Trust Co., San Francisco, Cal.	22,500 00
10	Union Trust Co.	20,000 00
450	Oakland Bank of Savings, Oakland, Cal.	49,500 00
50	Union National Bank, Oakland, Cal.	8,250 00
304	San Francisco National Bank.	45,600 00
83	Security Savings Bank, S. F.	31,540 00
130	National Bank of D. O. Mills & Co., Sacamento, Cal.	39,000 00
1,000	California Street Cable Railroad Co., S. F., Cal.	200,000 00
550	Presidio and Ferries Railroad Co., S. F., Cal.	22,000 00
800	San Francisco Gas and Electric Co., S. F., Cal.	43,200 00
375	Cal. Gas & Electric Co.	18,750 00
366	Pacific States Telephone & Telegraph Co.	38,430 00
1,200	Spring Valley Water Works, S. F., Cal.	46,800 00
100	San Jose Water Co., San Jose, Cal.	10,000 00
656	San Francisco Dry Dock Co., S. F., Cal.	39,360 00
656	Mission Rock Co., San Francisco, Cal.	
100	Marin County Water Co.	5,900 00
	Loans on bonds and mortgages	213,400 00
	Loans on collaterals	428,250 00
	Cash in banks and office	456,597 73
	Real estate, Company's Home Office	300,000 00
	Real estate, Company's Oakland Office	75,000 00
	Other real estate owned by Company	127,750 00
	Premiums in course of collection and marine premium notes	806,225 33
	All other assets	20,339 26
		$6,526,439 82

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 2453. Certificate of Registry No. 1323.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Sydney Crocker, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1906, pursuant to R. S. O., 1897, chap. 203.

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

Balance Sheet for the Year Ending 31st December, 1904.

Profit and Loss Account to 31st December, 1904.

	£	s.	d.
To Balance Profit and Loss Account, as shown in the last General Balance Sheet	119,132	9	4
Balance Underwriting account, 1903	244,460	8	11
Interest on investments, loans, etc	29,073	6	9
Transfer fees	30	0	0
	£392,696	5	0

	£	s.	d.	£	s.	d.
By dividend authorized by general meeting, paid 30th Jan., 1904.				15,532	10	0
Interim dividend, paid 1st July, 1904				13,080	0	0
Income tax				4,358	3	6
Losses, averages, returns, re-insurances, and charges paid on account of 1903	233,859	12	6			
Transferred to suspense against further claims	45,000	0	0			
				278,859	12	5
Bad Debts				25	10	7
Balance				80,840	8	7
				£392,696	5	0

Underwriting Account, 1904.

	£	s.	d.
To net premiums, after deducting returns, re-insurances, etc... ...	459,929	8	10
	£459,929	8	10

	£	s.	d.
By losses and averages paid.....	144,064	5	2
General expenses, (including branches, foreign agencies, subscriptions to Underwriters' rooms, Lloyds' register, etc.....	35,695	5	10
Directors' remuneration.....	3,000	0	0
Auditors' fee.....	231	0	0
Balance.....	276,938	17	10
	£459,929	8	10

General Balance Sheet, 31*st December*, 1904.

	£	s.	d.
To capital—65,400 shares of £20 each—£1,308,000—upon which £2. 10s. per share has been called up.....	163,500	0	0
Reserve fund.....	400,000	0	0
Sundry creditors.....	20,409	16	0
Unclaimed dividends.....	176	4	0
Internal Re-insurance account.....	598	16	3
Investment realization suspense account.....	20,781	8	7
Underwriting suspense account.....	55,557	1	2
Underwriting account, 1904.....	276,938	17	10
Profit and loss account...	80,840	8	7
	£1,018,802	12	5

	£	s.	d.
By investments and loans.....	863,956	11	7
Sundry debtors.....	103,592	12	2
Interest to date not received.....	9,747	9	4
Stamps on hand.....	517	12	0
Cash and bills at bankers and in hand...	40,988	7	4
	£1,018,802	12	5

We beg to report that we have duly examined and checked the books and vouchers from which the above accounts have been compiled, together with the securities held by the Company, and, in our opinion, the balance sheet is properly drawn up, so as to exhibit a true and correct view of the position of the Company, as shown by the books.

HARMOOD BANNER & SON,
Chartered Accountants

Liverpool, 20th January, 1905.

THE MANNHEIM INSURANCE COMPANY (LIMITED).

Register No. 2588. Certificate of Registry No. 1368.

Board of Directors:—C. Reiss, Esq., Consul General, Chairman, Mannheim; F. Scipio, Esq., Deputy Chairman, Manneheim; Dr. F. Englehorn, Mannheim; C. Eckhard, Esq., Mannheim; Charles Funck, Esq., Mannheim; S. Hartogensis, Esq., Consul-General, Mannheim; Dr. F. Hecht, Mannheim.

Managers:—R. Post, Mannheim; N. Muhlinghaus, Mannheim; F. Herm, Sub-Manager, Mannheim.

1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario, H. G. Burnett, Toronto. Suits by or against the Company may be brought in the name of the Mannheim Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was originally organized and incorporated on the 10th May, 1879, in accordance with the laws of the State of Baden (Germany), and the documents evidencing the same are filed or deposited in the Record Office of the Grand Ducal County Court at Mannheim.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, is registered for the transaction of Ocean Marine Insurance for the term ending 30th April, 1906, pursuant to The Ontario Insurance Act.

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

Twenty-fifth Balance Sheet.

	£	s.	d.
Issued capital of the Company	400,000	0	0
Reserve fund	100,000	0	0
The guaranteed funds of the Company consist now of :			
Issued capital	400,000	0	0
Reserve fund	100,000	0	0
Reserves for outstanding claims and risks not run off	198,238	14	1
	£698,238	14	1

Balance Sheet for the Period 1st July, 1903, to 30th June, 1904.

Dr.	£	s.	d.
Subscribed Capital	400,000	0	0
Reserve Fund	100,000	0	0
Creditors	48,420	0	3
Reserve for re-insurances	8,426	12	0
Reserve for risks not run off and outstanding claims	198,238	14	1
Gratuity fund for the clerks of the Company	9,250	0	0
Dividends unclaimed	95	2	6
Balance of profit and loss account	20,907	9	0
	£785,337	17	10

BALANCE SHEET.—Continued.

CR.	£	s.	d.
Shareholders acceptances for uncalled capital.....	300,000	0	0
Investments in bonds and mortgages.....	288,719	9	7
House property.....	29,093	5	1
Furniture...	1,653	0	8
Cash in hand, at bankers' and bills receivable.....	62,934	5	3
Sundry debtors.....	11,323	12	0
Balances at the Agents and Assured.....	89,049	2	3
Interest due and unpaid.....	2,565	2	0
	£785,337	17	1

Profit and Loss Account.

(a) Marine, River and Inland Insurance.

	£	s.	d.	£	s.	d.
Balance from last year's account...	1,639	13	2			
Reserve from last year's account for risks not run off and outstanding claims.	177,000	0	0			
Gross premium income...	472,957	2	1			
Balance of interest account.....	11,879	16	10			
				663,476	12	

(b) Accident, Liability, Burglary and Plate Glass Insurance.

	£	s.	d.	£	s.	d.
Reserves from last year's account for risks not run off and outstanding claims	13,116	17	1			
Gross premium income.....	39,188	10	1			
				52,305	7	
				£715,781	19	

(a) Marine, River and Inland Insurance.

	£	s.	d.	£	s.	d.
Amount of premiums paid for re-insurances	196,239	1	0			
Net losses paid.....	197,370	13	10			
Agency commission and costs.....	46,324	8	5			
Expenses of management.....	10,299	18	2			
Reserve for re-insurances...	8,426	12	0			
Reserve for risks not run off and outstanding claims.....	180,000	0	0			
				638,660	13	

(b) Accident, Liability, Burglary and Plate Glass Insurance.

	£	s.	d.	£	s.	
Amount of premiums paid for re-insurances.	7,903	8	3			
Net losses paid.....	9,379	14	3			
Agency commission and costs.....	16,678	16	9			
Expenses of management.....	4,202	12	4			
Reserve for risks not run off and outstanding claims.....	18,049	5	3			
				56,213	16	1
Net profit.....				20,907	9	1
				£715,781	19	3

The General-meeting voted the following distribution of the net profit of £20,907 9 0.

	£	s.	d.
To shareholders 12½ per cent. dividend...	12,500	0	0
To amount written off the furniture.....	500	0	0
Bonus to the Directors and Managers.....	4,268	0	4
Gratuities to the Clerks of the Company.....	1,300	0	0
Gratuity Fund for the Clerks of the Company.....	1,250	0	0
Balance to next year's account.....	1,089	8	8
	£20,907	9	0

Mannheim, the 29th October, 1904.

MANNHEIM INSURANCE COMPANY.

(Mannheimer Versicherungsgesellschaft.)

For the Board of Directors:

Reiss.

The Managers:

Mühlinghaus. Post. Herm,
Sub-Manager.

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life and Accident Insurance Companies

Year ending 31st December, 1904

THE CENTRAL LIFE INSURANCE COMPANY.*

Commenced business 1st of April, 1901.

HEAD OFFICE, TEMPLE BUILDING, TORONTO.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Thomas Crawford, M.P.P. .....Toronto, Ont.
James Dow, M. B. .....Belwood, Ont.
A. Groves, M.D. .....Fergus, Ont.
Torrance E. Bissel .....Elora, Ont.
J. M. Spence .....Toronto. Ont.

Officers:

Thomas Crawford, M.P.P., President .....Toronto, Ont.
Torrance E. Bissel, 1st Vice-President .....Elora, Ont.
J. M. Spence, Managing Director .....Toronto, Ont.

Authorized Capital, $1,000,000; Subscribed Capital, $500,000; Paid-up, $52,100; Deposit at Provincial Treasury, $25,000.*

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Amount of debentures		$40,000 00
Amount of mortgages		200 00
Actual cash on hand at head office		285 67
Interest due and accrued and unpaid		132 50
Bills receivable		7,098 88
Premiums outstanding		2,758 64
Premiums deferred		1,375 67
Advances to agents		2,889 69
All other assets		383 26
Office furniture (not extended)	$514 88	
Total assets		$55,124 31
Subscribed capital stock uncalled, less paid in advance of calls		$447,900 00

LIABILITIES.

Reinsurance reserve (interest at 3½ per cent.)	$23,101 86
Premiums paid in advance	99 70
Total liabilities	$23,201 56
Capital stock paid up	$52,100 00

*The Company having made a deposit with, and having been licensed (20th May, 1905) by the Dominion Government, the Deposit held by the Provincial Treasury of Ontario has been released. Order-in-Council 5th June, 1905.

Receipts.

Amount received in cash for gross premiums		$14,277
" " interest		1,413
" " from calls on capital stock		3,460
" " from premiums, capital stock		790
" " from investments (not extended)	$100 00	
Total receipts		$19,941

Expenditure.

Expenses of management:

Cash paid for agents' commission, salaries and bonus	$6,824
" medical examiners' fees	974
" interest, discount and exchange	46
" statutory assessment, license fee and Provincial tax	189
" travelling expenses	1,587
" rent and taxes	530
" salaries, directors' and auditors' fees	5,400
" printing, stationery and advertising	1,297
" postage, telegrams and express	238
" other expenses	286
Total expenses of management	$17,376

Miscellaneous Payments:

Cash paid for claims	$2,000
" re-insurance	455
Total expenditure	$19,832

Miscellaneous.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	444	487,750
Contracts taken during 1904 (new or renewed)	278	261,500
Gross number and amount of contracts on foot at any time during 1904	722	752,250

	Number.	Amount.		
		$ c.		
Deduction:				
Contracts matured in 1904 by death	1	2,000 00		
Contracts lapsed in 1904	275	274,500 00		
Surrendered, for which cash values were paid	2	2,000 00		
Total deductions extended	278	278,500 00	278	278,500
Gross number and amount of contracts on foot at 31st December, 1904			444	473,750
Less re-insured			(10)	25,500
Net number and amount of contracts on foot at 31st December, 1904			444	448,250

List of Shareholders.

Name.	Residence.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Alexander, Mrs. T. R.	Brantford	2	200 00	20 00
Allan, George	Wroxeter	10	1,000 00	100 00
Allen, Thomas	Durham	10	1,000 00	100 00
Alton, J. G.	Toronto	10	1,000 00	100 00
Anderson, R. S. G.	Wroxeter	10	1,000 00	100 00
Anderson, Rev. S.	Kirkton	10	1,000 00	100 00
Andrews, Thomas	Thornbury	20	2,000 00	200 00
Andrews, W. N.	"	10	1,000 00	100 00
Andrews, M. E.	"	5	500 00	50 00
Andrews, Mrs. F.	"	5	500 00	50 00
Baird, William	Carleton Place	20	2,000 00	200 00
Banning, Clara L. (in trust)	Arnprior	1	100 00	10 00
Banning, Clara L. (in trust)	"	2	200 00	20 00
Barber, A. E.	Arthur	5	500 00	50 00
Bayne, Rev. G. D.	Pembroke	2	200 00	20 00
Beattie, Rev. W.	Cobourg	10	1,000 00	100 00
Beckett, S. E.	Kintail	10	1,000 00	100 00
Bell, Catharine	Brantford	10	1,000 00	100 00
Bennetto, T. H.	Palmerston	10	1,000 00	100 00
Benton, L. C.	Walkerton	5	500 00	50 00
Bingham, G. S., M.D.	Hamilton	10	1,000 00	100 00
Bissell, T. E.	Elora	20	2,000 00	200 00
Blair, Rev. A.	Nassagaweya	60	6,000 00	600 00
Bloodsworth, Mrs. J. A.	Paisley	2	200 00	20 00
Bloodsworth, Rev. J. A.	"	2	200 00	20 00
Blyth, R. Y.	Belwood	2	200 00	20 00
Boden, Oscar	Meaford	10	1,000 00	100 00
Boomer, G. E.	Galt	10	1,000 00	100 00
Bradley, Rev. W. A.	Berlin	10	1,000 00	100 00
Broad, R. S., M.D.	Barrie	5	500 00	50 00
Brown, E. A. E.	Palmerston	10	1,000 00	100 00
Brown, Rev. F. L.	Tottenham	5	500 00	50 00
Brown, John	Carleton Place	10	1,000 00	100 00
Brown, Mr. M. M.	Toronto	5	500 00	50 00
Brown, W. G.	"	2	200 00	20 00
Brown, W. J.	Belwood	2	200 00	20 00
Buchanan, Catherine H.	Galt	20	2,000 00	200 00
Bundy, J. W.	Toronto	10	1,000 00	100 00
Buntin, Nellie	Teeswater	10	1,000 00	100 00
Burr, M. W.	Guelph	10	1,000 00	100 00
Calhoun, Joseph	Toronto	30	3,000 00	300 00
Cameron, J. M., M.D.	Galt	15	1,500 00	150 00
Campbell, G. I., M.D.	Grand Valley	2	200 00	20 00
Campbell, Rev. C. A.	Lakefield	18	1,800 00	180 00
Campbell, T. F., D.D.S.	Galt	10	1,000 00	100 00
Carson, Samuel	Meaford	20	2,000 00	200 00
Carter, Joseph	Guelph	8	800 00	80 00
Cassidy, J. I., M.D.	Moorefield	5	500 00	50 00
Chambers, Mrs. M. E.	Smiths Falls	5	500 00	50 00
Clarke, Joseph	Elora	16	1,600 00	160 00
Clarke, J. G., M.D.	Meaford	20	2,000 00	200 00
Claxton, Matilda	Orangeville	16	1,600 00	160 00
Clements, John	Alma	5	500 00	50 00
Cochinour, C. F.	Alajuila, Costa Rica	20	2,000 00	200 00
Cockburn, Rev. R. T.	Grand Valley	4	400 00	40 00
Colling, Rev. Thomas	Niagara Falls	50	5,000 00	500 00
Colvin, Mrs. B.	Galt	40	4,000 00	400 00
Colvin, A. J.	"	30	3,000 00	300 00
Colwell, Rev. A. S.	Colpoy's Bay	2	200 00	20 00
Conerty, J. M., M.D.	Smith's Falls	10	1,000 00	100 00
Conning, Rev. J. S.	Baltimore, Ohio	5	500 00	50 00
Cook, Mrs. A. M.	Wheeling, W.V.	5	500 00	50 00
Cooley, Rev. J. W.	Grimsby	40	4,000 00	400 00
Coram, J. G., D.D.S.	Drayton	5	500 00	50 00
Cormack, James, Sr.	Guelph	10	1,000 00	100 00
Cornish, Robert	Waterloo	4	400 00	40 00
Cosgrove, Rev. T. A.	Newark, Ohio	20	2,000 00	200 00
Cosgrove, Rev. T. A. (in trust)	"	20	2,000 00	200 00
Cotton, Alexander	Grand Valley	8	800 00	80 00
Coulson, Charles	Brantford	10	1,000 00	100 00
Coultes, E. S.	Ripley	10	1,000 00	100 00
Craven, Rev. J. J.	Galt	5	500 00	50 00
Crawford, Thomas, M.P.P.	Toronto	40	4,000 00	400 00
Crawford, Rev. John	Niagara Falls	8	800 00	80 00
Creech, J. W.	Exeter	20	2,000 00	200 00
Crummy, Rev. Eber	Kingston	10	1,000 00	100 00
Cull, F. A.	Guelph	8	800 00	80 00
Currie, Rev. D.	Perth	50	5,000 00	500 00
Damm, Rev. G. D.	Waterloo	2	200 00	20 00
Daniel, E.	Guelph	10	1,000 00	100 00
Davis, C. E.	Walkerton	2	200 00	20 00

List of Shareholders.—*Continued.*

Name.	Residence.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash
			$ c.	$ c
Davis, T. W.	Ripley	20	2,000 00	200 0
Davies, Clara	Brantford	5	500 00	50 0
Davies, Fannie	"	2	200 00	20 0
Dick, Mrs. F.	Bolton	5	500 00	50 0
Dick, William	"	5	500 00	50 0
Dickenson, J. H.	Thornbury	5	500 00	50 0
Dippell, M. G.	Walkerton	5	500 00	50 0
Dodds, A.	Bolton	20	2,000 00	200 0
Dow, J., M.B.	Belwood	20	2,000 00	200 0
Dunlop, R. S. (in trust)	Brantford	10	1,000 00	100 0
Dunlop, R. S.	"	4	400 00	40 0
Elliot, Jno. W.	Milton	6	600 00	60 0
Farquharson, Rev. W.	Durham	5	500 00	50 0
Ferguson, A. L.	Smiths Falls	40	4,000 00	400 0
Florence, J. L.	Moorefield	10	1,000 00	100 0
Forsyth, D.	Palmerston	4	400 00	40 0
Foster, S. E., D.D.S.	Wiarton	10	1,000 00	100 0
Freeman, M.	Hamilton	10	1,000 00	100 0
Fullerton, Frank	Boston, Mass	20	2,000 00	200 0
Geer, F. L.	North Bay	5	500 00	50 0
Gehl, Rev. W. C.	Hamilton	5	500 00	50 0
Gibb, G. J.	Blenheim	8	800 00	80 0
Gibney, Rev. H. J.	Alliston	40	4,000 00	400 0
Gibson, A., M.D.	Hillsburg	2	200 00	20 0
Gibson, Jane	London	16	1,600 00	160 0
Gibson, John	"	48	4,800 00	480 0
Glassford, A. G.	Guelph	5	500 00	50 0
Goodfellow, J. D.	Bolton	3	300 00	30 0
Goodwin, Mrs. C.	Grimsby	20	2,000 00	200 0
Gower, John	Meaford	20	2,000 00	200 0
Greenlaw, J. A., M.D.	Palmerston	2	200 00	20 0
Gregor, Frederick	Hespeler	8	800 00	80 0
Grierson, C. P.	Lanark	10	1,000 00	100 0
Groves, A. M.D.	Fergus	40	4,000 00	400 0
Gurr, W. C.	Goldstone	2	200 00	20 0
Gurnett, J. C., (in trust	Ancaster	1	100 00	10 0
Gurnett, J. C.	"	5	500 00	50 0
Haist, Rev. A. Y.	Stratford	80	8,000 00	800 0
Haist, Rev. G. F.	Walkerton	40	4,000 00	400 0
Haist, William	Berlin	80	8,000 00	800 0
Hall, Rev. W. T.	Salisbury	10	1,000 00	100 0
Hamel, G. J.	Waterloo	6	600 00	60 0
Hamill, J. D., D.D.S.	Meaford	5	500 00	50 0
Hamilton, George	Palmerston	20	2,000 00	200 0
Hand, Rev. J. L.	Toronto	10	1,000 00	100 0
Hanks, A. R., M.D.	Blenheim	16	1,600 00	160 0
Hanna, F. M.D.	Brantford	5	500 00	50 0
Hanna, A. E., M.D	Perth	5	500 00	50 0
Hansel, Frank, D.D.S.	Hamilton	20	2,000 00	200 0
Harrison, Frank	Toronto	10	1,000 00	100 0
Harrison, T. D.	Hamilton	30	3 000 00	300 0
Hart, Mrs. D.	Toronto	50	5,000 00	500 0
Henderson, E.	Ancaster	160	16,000 00	1,600 0
Henderson, Rev. A.	Orangeville	2	200 00	20 0
Henderson, Mrs. M. G.	New Westminster, B C.	50	5,000 00	500 0
Henry, James, M.D.	Orangeville	1	100 00	10 0
Herald, John, M.D.	Kingston	5	500 00	50 0
Heslewood, F.	Palmerston	15	1,500 00	150 0
Higginbotham, A.	Milton	5	500 00	50 0
Hill, E. L., B A.	Guelph	2	200 00	200 0
Hiscox, R. J.	Teeswater	10	1,000 00	100 0
Hopkins, J. A.	Dovercourt	5	500 00	50 0
Horton, H. G.	Toronto	20	2,000 00	200 0
Hortop, William	Waterloo	120	12,000 00	1,200 0
Howson, Elizabeth	London	10	1,000 00	100 0
Hunt, C. F., D.D.S.	Hamilton	5	500 00	50 0
Hyndman, H.	Palmerston	16	1,600 00	160 0
Hyndman, S. W.	"	4	400 00	40 0
Inksetter, W. E.	Alajuila, Costa Rica	20	2,000 00	200 0
Ireland, S.	St. Marys	10	1'000 00	100 0
Irwin, Caroline	Hamilton	10	1,000 00	100 0
Irwin, Caroline (in trust)	"	20	2,000 00	200 0
Jackson, A. H.	Durham	5	500 00	50 0
Jamieson, D. M.D.	"	5	500 00	50 0
Johns, John	Wiarton	5	500 00	50 0
Johns, Wellington	Exeter	10	1,000 00	100 0
Johnston, A. W.	Fergus	16	1,600 00	160 0
Johnston, J. T.	Hamilton	2	200 00	20 0
Johnston, J. R. (Rev.)	Preston	4	400 00	40 0
Jones, C. A., M.D.	Mount Forest	4	400 00	40 0
Kaine, R. V.	North Bay	4	400 00	40 0

List of Shareholders.—*Continued.*

Name.	Residence.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Kearns, John	Palmerston	5	500 00	50 00
Kearns, S.	"	5	500 00	50 00
Kellam, E. T., M.D.	Niagara Falls	8	800 00	80 00
Kelly, C. I., M.D.	Hamilton	10	1,000 00	100 00
Kelly, C. G.	"	25	2,500 00	250 00
Kelly, J. Amelia	"	70	7,000 00	700 00
Kelly, J. C.	"	70	7,000 00	700 00
Kelly, M. E.	"	50	5,000 00	500 00
Kelly, P. T.	Oakville	100	10,000 00	1,000 00
Kent, F. D., M.D.	Thornbury	10	1,000 00	100 00
Kydd, J. H.	Bowmanville	100	10,000 00	1,000 00
Kloepfer, C.	Guelph	2	200 00	20 00
Kuecktel, Rev. S. R.	Berlin	2	200 00	20 00
Laue, R. T.	Sault Ste. Marie	10	1,000 00	100 00
Leadley, P.	Toronto	20	2,000 00	200 00
Livingstone, D.	Barrie	10	1,000 00	100 00
Loghrin, M. J.	Guelph	10	1,000 00	100 00
Loughrin, Elizabeth	"	10	1,000 00	100 00
Lount, C. A., D.D.S.	Walkerton	10	1,000 00	100 00
Lount, Mrs. S. A.	"	40	4,000 00	400 00
Lowe, Joseph	Meaford	40	4,000 00	400 00
Lucy, W. J.	Winnipeg	10	1,000 00	100 00
McCallum, J. S., M.D.	Smith's Falls	20	2,000 00	200 00
McCandless, M. A.	Guelph	5	500 00	50 00
McCandless, M. A.	"	5	500 00	50 00
McCrimmon, J., M.D.	Kincardine	10	1,000 00	100 00
McDonald, John	Carleton Place	20	2,000 00	200 00
McDougall, J. B.	North Bay	5	500 00	50 00
McEwen, James	Wiarton	8	800 00	80 00
McFarlane, M. A., M.D.	Carleton Place	20	2,000 00	200 00
McGorman, W. T., D.D.S.	St. Mary's	4	400 00	40 00
McGowan, John, M.P.	Elora	100	10,000 00	1,000 00
McIntyre, William	Grand Valley	2	200 00	20 00
McKay, D. A.	Braemar	10	1,000 00	100 00
McKay, W. J. L. (Mrs)	Orangeville	2	200 00	20 00
McKibbon, L. G., M.D.	Toronto	20	2,000 00	200 00
McLaren, J. A.	St. Mary's	10	1,000 00	100 00
McLellan, Isabella	Guelph	6	600 00	60 00
McLeod, N. D.	Stayner	1	100 00	10 00
McLeod, Dr. D.	"	4	400 00	40 00
McLeod, Rev. R.	Ripley	5	500 00	50 00
McNab, J. W.	Belleville	76	7,600 00	760 00
Mabee, Lewis M., D.D.S.	Goderich	4	400 00	40 00
MacCrimmon, D. A., M.D.	Ripley	5	500 00	50 00
Maharg, C. S.	Toronto	10	1,000 00	100 00
Malcolm, Rev. J.	Teeswater	10	1,000 00	100 00
Malcolmson, A.	Moorefield	5	500 00	50 00
Matthews, I. S.	St. Mary's	16	1,600 00	160 00
Merrifield, L. L.	Toronto	40	4,000 00	400 00
Miles, Rev. Chas.	Kincardine	2	200 00	20 00
Millichamp, G. E., M.D.	Toronto	10	1,000 00	100 00
Minehan, Rev. J. L.	Caldwell	10	1,000 00	100 00
Minehan, Rev. L.	Toronto	10	1,000 00	100 00
Moore, Paulina (in trust)	Elora	10	1,000 00	100 00
Moore, Paulina	"	20	2,000 00	200 00
Morlock, C. O.	Guelph	2	200 00	20 00
Morris, W. L.	Hamilton	20	2,000 00	200 00
Molsey, W. H., D.D.S.	Toronto	5	500 00	50 00
Mott, T. H., M.D.	Mohawk	20	2,000 00	200 00
Munroe, Rev. G.	Ridgetown	10	1,000 00	100 00
Murray, James	Mansewood	16	1,600 00	160 00
Murray, Rev. John	Kincardine	20	2,000 00	200 00
Murray, Mrs. J. S.	St. Louis, Mo.	2	200 00	20 00
Nelson, John M.	Erin	1	100 00	10 00
Nellis, D. H.	St. George	10	1,000 00	100 00
Nichols, W. H.	Hamilton	10	1,000 00	100 00
Oaten, F. J.	Lucknow	10	1,000 00	100 00
Oaten, Kate R.	Orillia	10	1,000 00	100 00
Ochs, Anthony, M.D.	Hespeler	10	1,000 00	100 00
O'Flynn, Alice M.	Belleville	10	1,000 00	100 00
Ott, A. A.	Brantford	20	2,000 00	200 00
Parry, W. T., M.D.	Toronto	10	1,000 00	100 00
Passmore, W. J.	Guelph	10	1,000 00	100 00
Paul, R. S.	Meaford	10	1,000 00	100 00
Philip, W. H., M.D.	Arthur	20	2,000 00	200 00
Philip, John	Kingston	10	1,000 00	100 00
Pickett, James, V.S.	Drayton	5	500 00	50 00
Porteous, Thomas	Hamilton	50	5,000 00	500 00
Reid, G. A., D.D.S.	Fergus	5	500 00	50 00
Reidel, Martin	Waterloo	10	1,000 00	100 00
Riddell, N. M.	Carleton Place	20	2,000 00	200 00
Ritchie, J. A.	Los Angeles, Cal.	10	1,000 00	100 00
Robertson, W. N., M.D.	Stratford	4	400 00	40 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
			$ c.	$ c.
Robinson, John	Hamilton	4	400 00	40 00
Robinson, L. B.	Walkerton	2	200 00	20 00
Rose, Laura	Guelph	20	2,000 00	200 00
Ross, Donald	Southampton	2	200 00	20 00
Ross, James, M.D.	Dundas	4	400 00	40 00
Rusk, Elizabeth	Walkerton	5	500 00	50 00
Sadd, Florence	Toronto	10	1,000 00	100 00
Salton, Rev. G. F.	Ottawa	20	2,000 00	200 00
Sanderson, F. G.	St. Mary's	5	500 00	50 00
Schmidt, W. J	Berlin	6	600 00	60 00
Schneider, J. L.	Moorefield	5	500 00	50 00
Schwartz, A. A	Formosa	16	1,600 00	160 00
Schwenger, Charles	Hamilton	20	2,000 00	200 00
Seitz, J. J	Toronto	5	500 00	50 00
Semple, Andrew	Fergus	2	200 00	20 00
Sharpe, Rev. Dixon	Rockford	10	1,000 00	100 00
Shaw, W. H	Toronto	10	1,000 00	100 00
Shuttleworth, E.	Guelph	5	500 00	50 00
Simpson, Mrs. Annie M.	Hamilton	10	1,000 00	100 00
Sinclair, D. J.	Woodstock	2	200 00	20 00
Skerritt, J.	Arthur	2	200 00	20 00
Smith, Rev. Fred	Bradford	4	400 00	40 00
Smith, G. B., M.D	Toronto	10	1,000 00	100 00
Smith, John B.	Stony Creek	16	1,600 00	160 00
Snedden, S. M., D.D.S.	Pembroke	10	1,000 00	100 00
Snell, A. E	Bolton	5	500 00	50 00
Snell, F. E	"	5	500 00	50 00
Snell, H. M	"	5	500 00	50 00
Somerville, John	Hamilton	50	5,000 00	500 00
Sparling, James	Meaford	40	4,000 00	400 00
Spence, J. M	Toronto	146	14,600 00	1,460 00
Spence, W. D.	St. Mary's	5	500 00	50 00
St. John, J. W., M.P.P.	Toronto	20	2,000 00	200 00
Stark, Charles	Hespeler	4	400 00	40 00
Steele, Jas. H.	Fergus	10	1,000 00	100 00
Stephen, A. H.	Meaford	5	500 00	50 00
Stephen, W. W.	"	15	1,500 00	150 00
Stephenson, C. H.	Drayton	5	500 00	50 00
Stevenson, W. J.	Erin	1	100 00	10 00
Stewart, A., M.D.	Palmerston	16	1,600 00	160 00
Stewart, Dougald, M.D.	Teeswater	5	500 00	50 00
Stewart, John	Milton	8	800 00	80 00
Strehler, Arnold	Toronto	30	3,000 00	300 00
Strickland, K.	Brantford	8	800 00	80 00
Strickland, W. L	"	2	200 00	20 00
Stunns, Gottleib	Hespeler	24	2,400 00	240 00
Switzer, G. B	Guelph	10	1,000 00	100 00
Taylor, Alfred	Galt	20	2,000 00	200 00
Thompson, J. W.	London	4	400 00	40 00
Thompson, P. A.	Hamilton	10	1,000 00	100 00
Tilley, J.	Brantford	10	1,000 00	100 00
Timms, J. H	St. Mary's	10	1,000 00	100 00
Tolton, David	Guelph	10	1,000 00	100 00
Troyer, J	Toronto	10	1,000 00	100 00
Truscott, Mrs. C	Hamilton	8	800 00	80 00
Truscott, Mrs. E	"	8	800 00	80 00
Turnbull, J. M	Goderich	2	200 00	20 00
Unsworth, H. H.	Fergus	2	200 00	20 00
Urquhart, John, M.D.	Oakville	50	5,000 00	500 00
Van Sickle, S.	Toronto	1	100 00	10 00
Walker, G. M.	Cataract Junction	2	200 00	20 00
Walmsley, James	Waterloo	4	400 00	40 00
Warbrick, J. F	Bolton	10	1,000 00	100 00
Watson, C. W.	"	20	2,000 00	200 00
Ward, W. R.	Toronto	1	100 00	10 00
Watson, Edwin	Walkerton	10	1,000 00	100 00
Watson, James	Kirkton	70	7,000 00	700 00
Webster, J. L.	St. Mary's	10	1,000 00	100 00
Welsh, Archie	Jerseyville	8	800 00	80 00
White, Walter, M.D.	Drayton	1	100 00	10 00
Whittaker, J. G.	Winona	60	6,000 00	900 00
Williams, J. F.	Bracebridge	10	1,000 00	100 00
Williams, Rev. D.	Belleville	100	10,000 00	1,000 00
Williams, Murray H.	Oakville	20	2,000 00	200 00
Wilson, Rev. A. C.	Myrtle	10	1,000 00	100 00
Wood, A. M	St. Mary's	20	2,000 00	200 00
Wright, Agnes L.	Guelph	10	1,000 00	100 00
Wright, George W., M.D	Berlin	20	2,000 00	200 00
Wright, Rachel	Guelph	5	500 00	50 00
Younger, William	Toronto	20	2,000 00	200 00
		5,000	500,600 00	52,100 00

EQUITY LIFE ASSURANCE COMPANY OF CANADA.

Commenced business April, 1904.

Head Office, Cor. Bay and Richmond Sts., Toronto, Ont.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

H. Sutherland	Toronto, Ont.
P. H. Burton	Toronto, Ont.
Thomas Urquhart	Toronto, Ont.
Thomas Caswell	Toronto, Ont.
John C. Elliott	Gleucoe, Ont.
Wm. Garside	Toronto, Ont.
Rev. D. C. Hossack	Toronto, Ont.
S. Henderson	Toronto, Ont.
Peter Ryan	Toronto, Ont.
W. H. Shapley	Toronto, Ont.
John Stark	Toronto, Ont.
W. H. Shaw	Toronto, Ont.
R. W. Spence	Toronto, Ont.
J. M. Walton	Aurora, Ont.
James Reid	Montreal, Que.

Officers:

H. Sutherland, President	Toronto, Ont.
P. H. Burton, 1st Vice-President	Toronto, Ont.
Thomas Urquhart, 2nd Vice-President	Toronto, Ont.
Geo. M. Begg, Secretary	Toronto, Ont.

Authorized Capital, $500,000; Subscribed Capital, $304,000; Paid-up, $28,625.00. Deposit at Provincial Treasury, $26,000.

Statement for the Year Ending 31st December, 1904:

Assets.

Amount of debentures		$33,416 13
Actual cash on hand at head office	$1,552 06	
Cash on deposit in Standard Bank, Bay St., Toronto	4,199 85	
		5,751 91
Interest due and accrued and unpaid		169 90
Premiums outstanding (net)		927 30
" deferred (net)		275 19
Calls on capital stock unpaid		1,775 00
Premiums on capital stock unpaid		2,675 00
Office furniture and supplies (not extended)	$938 00	
Total assets		$44,990 43
Subscribed capital stock uncalled		$273,600 00

Liabilities.

Re-insurance reserve (interest at 3½ per cent.)	$6,130 20
Amount of due or accrued salaries	25 35
Amount due for commission	289 40
" printing, stationery and advertising	18 20
" medical fees	290 45
" auditors' fees	50 00
" Provincial tax	56 71
Total liabilities	$6,860 31
Capital stock paid up	$28,625 00

Receipts.

Amount received in cash for gross premiums	$5,671 30
" " interest	1,658 95
" " calls on capital stock	28,625 00
" " premiums on capital stock	12,525 00
" " agents' balance	35
Total receipts	$48,480 60

Expenditure.

Expenses of management:

Cash paid for agents' commission, salaries and bonus		$1,486 60
" law costs		50 00
" medical fees		217 05
" interest, discount or exchange		2 60
" license fee		50 00
" travelling expenses		144 20
" rent and taxes		260 00
" salaries, directors' and auditors' fees		4,454 95
" printing, stationery and advertising		593 73
" postage, telegrams and express		73 89
" other expenses		287 78
Total expenses of management		$7,620 80

Miscellaneous expenditure:

Cash paid for investments (not extended)	$33,846 48	
" office furniture		375 96
" stationery and supplies on hand		600 00
" organization expenses		285 45
Total expenditure		$8,882 21

Miscellaneous.

	Number.	Amount.
		$ c.
Contracts taken during 1904	152	223,373 00
Gross number and amount of contracts on foot at any time during 1904	152	223,373 00
Deductions:	Number.	Amount.
Contracts lapsed in 1904	8	10,500 00
Total deductions	8	10,500 00
Net number and amount of contracts on foot at 31st December, 1904	144	212,873 00

List of Shareholders.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ c.	$ c.
Allan, A.	Toronto	50	5,000 00	500 00
Allan, J.	"	100	10,000 00	1,000 00
Anderson, Mrs. A. Y.	Wyoming	5	500 00	50 00
Burton, P. H.	Toronto	100	10,000 00	1,000 00
Begg, Geo. M.	"	100	10,000 00	1,000 00
Caswell, Thos.	"	100	10,000 00	1,000 00
Contts, John.	Thamesville	5	500 00	50 00
Carey, O. C.	Toronto	25	2,500 00	250 00
Daly, F. W.	London	25	2,500 00	50 00
Daniel, C. D.	Toronto	5	500 00	50 00
Dodge, O. F.	"	15	1,500 00	150 00
Elliott, J. C.	Glencoe	50	5,000 00	500 00
Featherstone, A. M.	Toronto	50	5,000 00	300 00
Garside, Wm.	"	100	10,000 00	1,000 00
Hossack, D. C.	"	100	10,000 00	1,000 00
Heggie, Dr. W. C.	"	10	1,000 00	100 00
Henderson, A.	Fletwood, N.W.T.	200	20,000 00	2,000 00
Henderson, S.	Toronto	100	10,000 00	1,000 00
Laidlaw, J. B.	"	10	1,000 00	100 00
Laug, James.	"	100	10,000 00	1,000 00
McKnight, J. H.	"	25	2,500 00	250 00
McMahon, T. F.	"	100	10,000 00	1,000 00
McMillan, H. T.	"	10	1,000 00	100 00
McKee, Wm.	"	25	2,500 00	250 00
Murchison, Wm.	Buffalo, N.Y.	10	1,000 00	100 00
Machum, E. R.	St. John, N.B.	50	5,000 00	100 00
Peregrine, J. M.	Hamilton	50	5,000 00	500 00
Porter, G. D.	Toronto	50	5,000 00	500 00
Ryan, Peter.	"	100	10,000 00	1,000 00
Reid, James.	Montreal	340	34,000 00	3,400 00
Reid, Alex.	Kemptville	100	10,000 00	1,000 00
Shapley, W. H.	Toronto	100	10,000 00	1,000 00
Shark, John.	"	50	5,000 00	500 00
Shaw, W. H.	"	50	5,000 00	500 00
Spence, R. W.	"	100	10,000 00	1,000 00
Sherris, H.	"	5	500 00	50 00
Sutherland, H.	"	250	25,000 00	2,500 00
Temple, P.	"	50	5,000 00	500 00
Urquhart, Thomas	"	100	10,000 00	1,000 00
Weston, J. F.	St. John, N.B.	20	2,000 00	50 00
Walton, J. M.	Aurora	100	10,000 00	1,000 00
Weaver, S. S.	Toronto	100	10,000 00	200 00
Wenborne, O.	Buffalo, N.Y.	5	500 00	25 00
Totals		3,040	304,000 00	28,625 00

PEOPLE'S LIFE INSURANCE COMPANY.

Commenced business 4th May, 1892.

HEAD OFFICE, TORONTO.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Hon. J. R. Stratton	Peterboro', Ont.
T. P. Coffee	Toronto, Ont.
D. W. Karn	Woodstock, Ont.
C. Kloepfer	Guelph, Ont.
F. M. Holland	Toronto, Ont.
J. K. McCutcheon, Manager	Toronto, Ont.
J. B. Kirby, Secretary	"

Officers:

Hon. J. R. Stratton, President	Peterboro', Ont.
T. P. Coffee, Vice-President	Toronto, Ont.
W. D. Karn, Vice-President	Woodstock, Ont.

Authorized debenture-stock capital	$500,000 00
Authorized debenture	50,000 00
Amount of debenture stock issued	250,550 00
Debentures and debenture stock authorized but not issued	299,450 00
Deposit at Treasury of Ontario	* 10,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Debentures of Loan Corporations		$107,500 00
Loans on Company's policies		6,578 15
Deposit receipts (Government Deposit)	$10,000 00	
Cash on hand, head office	400 30	
Cash in Dominion Permanent Loan Co., Toronto	45,652 28	
		$56,052 58
Cash in agents' hands		14,243 06
Outstanding premiums		24,691 23
Deferred		7,453 13
Interest		2,973 58
Office furniture (not extended)	$2,392 99	
Total assets		$219,491 73

* Since increased to $15,000.

Liabilities.

Claims resisted †	$3,950 50
Reinsurance reserve for Life Insurance Contracts (interest being taken at 4½ and 3½ per cent.)	183,369 00
Accrued interest on debenture stocks	308 88
Medical fees	1,022 35
Special contract dividends	641 80
Actuarial and audit fees	95 00
Commission	351 97
Premiums in suspense	192 32
Bonus to agents	25 00
Stationery, printing and advertising	48 55
All other liabilities	15 00
Total amount of liabilities except debenture stock	$190,020 37
Debenture stock	$250,550 00

Receipts.

Cash received for premiums (gross)	$68,790 88
" interest (regular $570.75)	6,134 18
" sale of debenture stock	240,300 00
" medical fees returned	152 60
" commission returned	107 95
" advances returned	1,144 74
" policy loans	774 90
" travelling expenses returned	34 10
" suspense	7,593 64
" profit on sale of securities	48,000 00
" sundry receipts	2,131 67
Total receipts	$375,164 66

Expenditure.

Expenses of management:

Amount paid for rent, head office and branches	$2,911 42
" interest, discount and exchange	59 85
" agents' commission, salaries and bonus	10,629 32
" salaries and fees	8,094 62
" medical fees	3,383 25
" travelling expenses	2,099 95
" postage, telegrams, etc.	580 52
" printing, stationery and advertising	2,556 78
" statutory assessment and license fees and taxes	1,461 54
" legal expenses	843 12
Total expenses of management	$32,620 37

† In appeal, August 17th, 1905.

EXPENDITURE.—*Continued.*

Miscellaneous payments:

Amount paid for losses which occurred prior to 1904	$1,000 00	
" losses which occurred during 1904	13,210 00	
		$14,210 00
" return premiums		196 27
" advances to agents		17,878 13
" surrenders for cash		2,253 08
" re-insurance (premiums for)		351 35
" dividends to policy holders (special contracts)		449 26
" premiums out of suspense		7,942 34
" loans on policies		2,621 55
" furniture		77 50
" branch office expenses		679 94
" interest on debenture-stock		18,613 25
" interest on debentures		3,694 00
" debenture stock redeemed		200,000 00
" debentures		41,450 00
" sundry expenses		2,791 36
Total expenditure		$345,828 40

MISCELLANEOUS.

Life.	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	2,062	2,337,557 09
Contracts taken during 1904, new or renewed	921	1,009,502 00
Gross number and amount of contracts on foot at any time during 1904	2,983	3,347,059 09

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1904 by death	15	19,500 00		
Contracts lapsed in 1904	600	642,352 00		
Contracts surrendered for which cash values were paid (extended)	31	32,716 66		
Contracts surrendered 3 ($3,000) for which paid-up policies have been granted amounting to $352	3	2,648 00		
Total deductions extended	649	697,216 66	649	697,216 66
Number and amount of contracts on foot at 31st December, 1904			2,334	2,649,842 43
Less amount of contracts reinsured				11,000 00
Net number and amount of contracts on foot at 31st December, 1904			2,334	2,638,842 43

List of Debenture Stockholders.

Name.	Residence.	Amount subscribed for.	Amount paid up in cash.
		$ c.	$ c.
Bell, A.	Hensall	1,800 00	1,800 00
Bell E. J.	"	1,300 00	1,300 00
Bell, I. A.	"	1,900 00	1,900 00
Card Levi	Grand Rapids, Mich.	1,500 00	1,500 00
Coffee, T. P.	Toronto	2,500 00	2,500 00
Crocker, S.	Buffalo, N.Y.	750 00	750 00
Coffee, T. P., (in trust)	Toronto	227,500 00	227,500 00
Darlington, E. M.	Brooklyn	900 00	900 00
Holland, F. M.	Toronto	2,500 00	2,500 00
Karn, D. W.	Woodstock	2,500 00	2,500 00
Kleopfer, C.	Guelph	2,500 00	2,500 00
Kydd, M. F.	Simcoe	300 00	300 00
McPherson, A.	Langford Mills	500 00	500 00
Mitchell, E. A.	St. Mary's	100 00	100 00
Reid, C.	Toronto	500 00	500 00
Stewart, W.	"	1,000 00	1,000 90
Stratton, J. R.	Peterborough	2,500 00	2,500 00
Totals		250,550 00	250,550 00

TORONTO LIFE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

Commenced business, 28th September, 1903.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Joseph Phillips ..... Toronto, Ont.
E. J. Burt ..... Toronto, Ont.
Wm. Payne ..... Toronto, Ont.
R. H. Sanderson ..... Toronto, Ont.
Vavasor Robin ..... Toronto, Ont.

Officers:

Joseph Phillips, President ..... Toronto, Ont.
E. J. Burt, Vice-President ..... Toronto, Ont.
Vavasor Robin, Secretary-Treasurer ..... Toronto, Ont.

Authorized capital stock, $500,000; Subscribed capital stock, $313,500; Paid up, $48,350.

Deposit in Provincial Treasury, $50,536.92.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Amount of	mortgages		$31,176 41
"	debentures		93,486 92
"	first mortgage Railway Bonds		10,000 00
"	cash on hand at head office	$ 272 50	
"	cash in bank at Toronto	10,985 53	
			11,258 03
"	accrued interest		1,947 68
"	premiums deferred		34,993 79
"	premium on uncalled Capital Stock		3,811 18
"	of all other assets		275 11
"	office furniture, etc. (not extended)	$758 04	
	Total asests		$186,949 12
Subscribed capital stock uncalled, less paid in advance of calls			$265,150 00

Liabilities.

Claims reported	$500 00
Re-insurance reserve (interest at 4½ per cent.)	118,276 51
Commission	15,078 71
Medical fees	1,074 80
Advance premiums	2,540 74
Auditors' fees	150 00
Salary Contingent Fund	763 18
Total liabilities	$138,383 94
Capital stock paid up	$48,350 00

Receipts.

Gross premiums received in cash	$132,591 65
Interest	3,892 44
Calls on capital stock	300 00
Premiums on capital stock	16,260 65
Bills receivable	437 59
Salary Contingent Fund	1,272 48
Suspense Account	62 50
Returned medical fees	89 25
All other sources	40 86
Total receipts	$154,947 42

Expenditure.

(a) Expenses of management.

Cash paid for agents' commission	$39,245 70
" law costs	1,225 75
" medical examiners	14,010 09
" fuel and light	4 85
" Exchange	78 12
" statutory assessment and License Fee	62 38
" Supplementary Revenue Act, etc.	675 50
" rent and taxes	15 00
" salaries, directors' and auditors' fees	10,453 00
" printing, stationery and advertising	4,779 49
" postage, telegrams and express	173 81
" other expenses	179 47
Total expenses of management	$70,903 16

(b) Miscellaneous Payments.

" claims which occurred during 1904	3,013 00
" rebates, abatement and returned premiums	977 06
" office furniture	758 04
" salary Contingent Fund	517 64
" all other expenditure	249 63
Total expenditure	$76,418 53

Miscellaneous.

	Number.	Amount.
		$
Contracts in force 31st December, 1903	1,421	1,269,550
Taken during 1904, new or renewed :		
Ordinary insurance of adult lives	3,489	2,570,375
Children's endowment insurance	1,487	111,600
Gross number and amount of contracts on foot at any time during 1904 :		
Ordinary insurance of adult lives	4,910	3,839,925
Children's endowment insurance	1,487	111,600

Deductions.	Number.	Amount.		
		$		
Contracts matured in 1904 by death :				
Ordinary adult insurance	8	3,500		
Children's endowment insurance	1	75		
Contracts lapsed in 1904 :				
Ordinary adult insurance	861	605,625		
Children's endowment insurance	21	1,575		
Total deductions :				
Ordinary adult insurance	869	609,125	869	609,125
Children's endowment insurance	22	1,650	22	1,650
Gross number and amount of contracts on foot at 31st December, 1904 :				
Ordinary adult insurance			4,041	3,230,800
Children's endowment insurance			1,465	109,950
Re-insured			None.	
Net number and amount of all contracts on foot 31st December, 1904			5,506	3,340,750

List of Shareholders.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$
Addison, Walter	Toronto	25	2,500	250
Alexander, J. A	Rat Portage	5	500	50
Alexander, Mary	Niagara Falls	5	500	50
Alexander, R.	Toronto	16	1,600	160
Back, M.	"	5	500	50
Back, E. M.	"	39	3,900	390
Begy, J.	St. Catharines	50	5,000	500
Bray, J.	Toronto	5	500	50
Brown, L.	Ottawa	5	500	50
Brooker, E.	Toronto	28	2,800	280
Broadhurst, C. F.	"	10	1,000	100
Bennett, E. L.	"	25	2,500	250
Baxter, S. J.	"	5	500	50
Bowbear, Minnie	"	10	1,000	200
Burt, F. J.	"	25	2,500	250
Burt, M. A.	"	75	7,500	750
Burt, A. W.	"	15	1,500	150
Buchanan, F.	"	10	1,000	100
Blundall, A.	"	5	500	50
Cadieux, C.	Ottawa	5	500	50
Caldwell, Jean	Toronto	5	500	100
Caldwell, G.	"	5	500	50
Carberry, E.	Toronto Junction	5	500	50
Case, G. D.	Toronto	55	5,500	550
Coglin, A.	"	50	5,000	500
Crocker, A.	London	6	600	60
Crouch, T.	Toronto	5	500	50
Crowe, W. J.	Winnipeg	10	1,000	100
Chamberlain, L.	Montreal	10	1,000	100
Cockburn, M.	Toronto	5	500	50
Cline, M. R.	Hamilton	50	5,000	500
Cruikshank, N.	Toronto	10	1,000	100
Carter, H. L.	Thorold	5	500	50
Chalmers, M.	Owen Sound	5	500	50
Cosgrove, M.	Toronto	5	500	50
Diplock, R.	Montreal	5	500	50
Dodd, M. J.	Toronto	10	1,000	100
Dolan, J.	"	20	2,000	200
Donogh, W.	"	25	2,500	250
Donogh, J.	Berlin	10	1,000	100
Drake, E. W.	Brockville	5	500	50
Dudgeon, T. W.	Toronto	55	5,500	550
Edgell, W. A.	Montreal	5	500	50
Eggleton, A. E.	Brantford	10	1,000	100
Elkin, E.	Toronto	5	500	50
Emery, E. C.	"	7	700	70
Fitzer, K.	"	5	500	50
Forgie, J.	Chatham	5	500	50
Ganley, J. R.	Toronto	5	500	50
George, W. H.	"	50	5,000	500
Gladwin, G.	"	5	500	50
Godwin, S.	"	5	500	50
Goodchild, F. J.	"	10	1,000	100
Graham, V.	Ottawa	5	500	50
Grantham, C.	Montreal	5	500	50
Greiner, S.	Brantford	5	500	50
Green, H. A.	Toronto	10	1,000	100
Harris, A.	"	5	500	50
Harris, A.	"	5	500	50
Hicks, E. F.	"	25	2,500	250
Hurst, S. H.	"	50	5,000	500
Hamm, W. H.	"	5	500	50
Hall, G.	"	15	1,500	150
Hand, T. G.	"	5	500	50
Havens, N. M.	St. Catharines	10	1,000	100
Halstead, A.	Toronto	5	500	50
Hunter, W. H.	"	25	2,500	250
Henry, L. B.	"	50	5,000	500
Hunter, A. T.	"	25	2,500	250
Hammond, H. K.	"	15	1,500	150
Harrison, W. S.	"	32	3,200	320
Hassard, H.	"	56	5,600	560
Hall, E. E.	"	10	1,000	100
Holmes, T. H.	Winnipeg	5	500	50
Howden, J. E.	Toronto	20	2,000	200
Hudson, L.	"	75	7,500	750
Hume, A. A.	St. Catharines	5	500	50
Hudson, G.	Toronto	50	5,000	500
Hudson, J. C.	"	25	2,500	250
Hurlbut, L. E.	Barrie	10	1,000	100
Hyde, Mary	Ottawa	5	500	50
Ireland, C. B.	Montreal	5	500	50
James, L. O.	Winnipeg	10	1,000	100
James, H.		8	800	80
Johnston, C.	Wingham	11	1,000	100
Lee, Annie	Toronto	58	5,800	580

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$
Lee, F	Toronto	50	5,000	500
Lennox, I.	"	50	5,000	500
Liddle, George E.	Halifax	5	500	50
Linn, S.	Toronto	20	2,000	200
Little, Geo. E	Halifax	5	500	50
Lounsbury, C.	St. Catharines	5	500	50
Longhead, A	Ottawa	15	1,500	150
McCarthy, N	Hamilton	5	500	50
MacDermid, M	Montreal	5	500	50
McGibbon, J	Toronto	7	700	70
McKellar, G.	"	5	500	50
McManus, H	"	8	800	80
McMaster, T.	Hamilton	5	500	50
McManus, W. J.	Toronto	5	500	50
Martin, L.	"	5	500	50
Millard, M	"	5	500	50
Mitchell, M.	Toronto Junction	5	500	50
Mepham, W	Montreal	5	500	50
Murphy, A	Toronto	200	20,000	2,000
Murphy, Mrs. A	"	26	2,600	260
Moore, M.	St. Catharines	5	500	50
Morton, L.	Toronto	50	5,000	500
Murray, J. L	Strathroy	5	500	50
Murray, W. D	Montreal	5	500	50
Peach, A. L	Welland	5	500	50
Peake, A. E	Toronto	5	500	50
Payne, L	"	6	600	60
Patterson, J	"	21	2,100	210
Payne, W.	"	32	3,200	320
Peters, F. E	"	5	500	50
Phillips, Joseph	"	120	12,000	5,700
Phillips, M	"	5	500	100
Pipe, S. H	"	25	2,500	250
Pickard, M. A	London	10	1,000	100
Potts, R. J	Toronto	30	3,000	300
Porteous, D. R	Montreal	5	500	50
Proctor, H.	Toronto	5	500	50
Press, F. T.	"	5	500	50
Queen, D.	Toronto Junction	5	500	50
Ray, J	Toronto	5	500	50
Reesor, H. E	Lindsay	12	1,200	120
Read, W. J	Toronto	11	1,100	110
Reid, S. G.	"	10	1,000	100
Robb, A.	"	50	5,000	500
Robin, V	"	25	2,500	250
Rycroft, L	St. Thomas	10	1,000	100
Skead, J. M.	Ottawa	5	500	50
Sanderson, R. H.	Toronto	25	2,500	250
Sanderson, E. H.	"	25	2,500	250
Shortreed, M	"	5	500	50
Sanderson, G.	Windsor	10	1,000	100
Secord, G.	Port Colborne	5	500	50
Stewart, I. M	Dunnville	12	1,200	120
Stroud, J. E	Toronto	25	2,500	250
Springer, S. C.	"	10	1,000	100
Stalford, M.	"	50	5,000	500
Spencer, I. M	Niagara Falls	24	2,400	240
Stacey, G. E.	Toronto	25	2,500	250
Sharpe, C. F	Hamilton	15	1,500	150
Skelly, J. J.	Bracebridge	5	500	50
Smith, G. A	Toronto	5	500	50
Shortreed, I. M	"	5	500	50
Smith, G. M	"	15	1,500	150
Stead, C.	"	5	500	50
Slater, J. A	Montreal	5	500	50
Thompson, H	Toronto	50	5,000	500
Tremblay, M.	Ottawa	5	500	50
Tufford, N. B	St. Catharines	5	500	50
Tugendhaft, C.	Toronto	5	500	50
Urry, G.	Barrie	5	500	50
Ventress, M.	Toronto	50	5,000	500
Weir, J.	Montreal	10	1,000	100
Willis, J. W.	King Strange P. O.	60	6,000	600
Winnett, H.	Toronto	5	500	50
Watmough, F. E	"	50	5,000	500
Walker, T.	"	35	3,500	350
Widdicombe, M.	"	5	500	50
Williams, W. H.	"	40	4,000	3,550
Wilson, A. M	Hamilton	10	1,000	100
Wright, S. C.	Toronto	10	1,000	100
Wright, Alice	"	5	500	100
West, F. W.	Brockville	5	500	50
The York County Loan & Savings Co	Toronto	100	10,000	10,000
Total		3,135	$313,500	$48,350

RECAPITULATION

OF

Assets, Liabilities, Revenue and Expenditure

OF LIFE AND ACCIDENT INSURANCE COMPANIES

LIFE INSURANCE COMPANIES

ASSETS FOR YEAR ENDING 31st DECEMBER, 1901

Name of Company.	Loans on Company's policies.	Bonds, mortgages and other investments.	Interest accrued.	Cash.	(a) Advances to agents	(b) Agents' balances.	Premiums on capital stock.	Capital stock called but unpaid.	Premiums outstanding.	Deferred premiums	Bills receivable	All other assets.	Total.	Office furniture, etc.	Subscribed capital uncalled, less paid in advance of calls.
	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Central Life (Joint Stock)	.....	40,200 00	132 50	285 67	(a) 2,889 69	.....	.....	.....	2,758 64	1,355 67	7,098 88	383 26	55,124 31	514 88	447,900 00
Equity Life (Joint Stock)	.....	33,316 13	169 90	5,751 91	.....		2,675 00	1,775 00	927 30	275 19	.....	.....	44,990 43	938 09	273,600 00
People's Life (Mutual)	6,578 15	107,500 00	2,973 58	56,052 58	(b)11,243 06	.....	.....	.....	24,691 23	7,453 13	.....	.....	219,491 73	2,392 99	.....
Toronto Life (Joint Stock)	.....	134,663 33	1,947 68	11,258 03	.....	.....	.....	.....	.....	34,993 79	.....	4,086 29	186,949 12	758 04	265,150 00
Totals	6,578 15	315,779 46	5,223 66	73,348 19	17,132 75		2,675 00	1,775 00	28,377 17	44,097 78	7,098 88	4,469 55	506,555 59	4,603 91	986,650 00

Government deposits at date of publication are as follows:—Central Life, $25,000 (released, see note p. B 3); Equity Life, $26,000; People's Life, $15,000; Toronto Life, $50,536.92.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1901.

Name of company.	Re-insurance reserve.	Medical fees.	Advance premiums.	Accrued interest on debenture stock.	Unpaid losses.	Dividends to policy holders.	Commission.	Other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock and debenture stock.	Number of policies in force.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Central Life (Joint Stock)	(a) 23,101 86	.....	99 70	.....	.....	.....	.....	.....	23,201 56	52,100 00	444	448,250 00
Equity Life (Joint Stock)	(a) 6,130 20	290 45	.....	.....	.....	.....	289 40	150 26	6,860 31	28,625 00	144	212,873 00
People's Life (Mutual)	(b) 183,369 00	1,022 35	.....	308 88	*3,950 50	.....	351 97	(d) 1,017 67	190,020 37	250,550 00	2,334	2,638,842 45
Toronto Life (Joint Stock)	(c) 118,276 51	1,074 80	2,540 74	.....	500 00	.....	15,078 71	913 18	138,383 94	18,350 00	5,506	3,340,750 00
Totals	330,877 57	2,387 60	2,640 44	308 88	4,450 50	.....	15,720 08	2,081 11	358,466 18	379,625 00	8,428	6,640,715 43

(a) Calculated on the Hm. Table, interest at 3½% per annum. (b) Calculated on the Hm. Table, interest at 4½ and 3½% per annum. (c) Calculated on Hm. Table interest at 4½% per annum. (d) Including Special Contract Dividends, $641.80; and Premiums in Suspense, $192.32. * Resisted, in appeal, 17th August, 1905.

LIFE INSURANCE COMPANIES—*Continued.*

INCOME FOR YEAR ENDING 31ST DECEMBER, 1904.

Name of Company.	Gross premiums.	Interest.	Advances returned.	Premiums on capital stock.	Calls on stock paid and debenture stock sold.	Bills receivable.	Profit on sale of securities.	Suspense account.	Policy loans.	Returned Medical fees, commission and travelling expenses	Other sources.	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Central Life (Joint Stock)	14,277 61	1,413 91	.....	790 00	3,460 00	.....	.....	.....	.....	.....	(a)	19,941 52
Equity Life (Joint Stock)	5,671 30	1,658 95	.....	12,525 00	28,625 00	.....	.....	.....	.....	.....	35	48,480 60
People's Life (Mutual)	68,790 88	6,134 18	1,144 74	.....	.....	.....	48,000 00	7,593 64	774 90	294 65	(b)212,431 67	375,164 66
Toronto Life (Joint Stock)	132,591 65	3,892 44	.....	16,260 65	300 00	437 59	.....	62 50	.....	89 25	1,313 34	154,947 42
Totals	221,331 44	13,099 48	1,144 74	29,575 65	32,385 00	437 59	48,000 00	7,656 14	774 90	383 90	243,715 36	598,534 20

(a) Paid on mortgages (not extended), $100. (b) Including sale of debenture stock.

EXPENDITURE FOR YEAR ENDING 31ST DECEMBER, 1904.

Name of Company.	Expenses of management.						Surrenders.	Interest on debentures and debenture stock.	Special contract holders.	Rebates returned premiums.	Losses.	Re-insurance.	Advanced to agents.	Policy loans.	Other expenditures.	Total.
	Agents' commission and salary.	Salaries.	Legal expenses.	Medical fees.	All other.	Total expenses of management.										
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Central Life (Joint Stock)	6,821 06	5,400 72	.....	974 50	4,176 91	17,376 19	.....	.....	.....	.....	2,000 00	455 81	.....	.....	.....	19,832 00
Equity Life (Joint Stock)	1,486 60	4,454 95	50 00	217 05	1,412 20	7,620 80	.....	.....	.....	.....	.....	.....	.....	.....	(b) 1,261 41	(c)8,882 21
People's Life (Joint Stock)	10,629 32	8,094 62	813 12	3,583 25	9,670 06	32,620 37	2,253 08	22,307 25	149 26	196 27	14,210 00	351 35	17,878 13	2,621 55	(d)252,941 14	345,828 40
Toronto Life (Joint Stock)	39,245 70	10,453 00	1,225 75	14,010 09	5,968 62	70,903 16	.....	.....	.....	977 06	3,013 00	.....	.....	.....	1,525 31	76,418 53
Totals	58,185 68	28,403 29	2,118 87	18,784 89	21,227 79	128,520 52	2,253 08	22,307 25	449 26	1,173 33	19,223 00	807 16	17,878 13	2,621 55	255,727 86	450,961 14

(b) Including Office Furniture, $375.96; Stationery and Supplies, $600.00; and Organization expenses, $285.45; (c) Not including investments, $33,846.48 (not extended).
(d) Including Debenture Stock redeemed, $200,000; Debentures redeemed, $41,456, and premiums out of suspense, $7,942.34.

Companies Insuring against Accident to the Person,

And undertaking Steam Boiler Insurance.

ASSETS AND LIABILITIES; INCOME AND EXPENDITURES

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Commenced business, April, 1903.

HEAD OFFICE, TORONTO.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Alexander Sutherland, D. D.	Toronto, Ont.
W. S. Dinnick	Toronto, Ont.
C. W. Young	St. Stephens, N. B.
H. N. Bate	Ottawa, Ont.
J. A. Kammerer	Toronto, Ont.
A. G. C. Dinnick	Toronto, Ont.

Officers:

Alexander Sutherland, D. D., President	Toronto, Ont.
H. N. Bate, Vice-President	Ottawa, Ont.
W. S. Dinnick, Vice-President	Toronto, Ont.
A. G. C. Dinnick, Managing Director	Toronto, Ont.
W. T. Miller, Secretary	Toronto, Ont.

Authorized capital stock, $1,000,000; Subscribed capital stock, $434,600; Paid u capital stock, $62,858.35; Deposit at Provincial Treasury, $35,000; being $20,000 fo Insurance of the Person against Accident; $10,000 for Insurance of Property again Injuries; and $5,000 for Sickness Insurance.*

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Amount of cash at head office		$ 81 65	
" cash in Ontario Bank, Toronto		1,420 26	
" deposit receipts of Ontario Bank (Government deposits Ontario and Manitoba)		45,000 00	
			$46,501 9
" cash in agents' hands			3,860 0
" interest due and accrued			690 1
" bills receivable			50 0
" capital stock called and unpaid			11,166 6
" premiums due on capital stock and unpaid			11,608 3
" office furniture, engineers' equipment forms, stationery, etc. (not extended)		$7,375 50	
Total assets			$73,877 1
Subscribed capital stock uncalled			$360,575 0

* The Company having made a deposit with, and having been licensed (7th July, 1905), by the Domion Go ernment, the deposit held by the Provincial Treasury of Ontario has been released. Order-in-Council, 8th Se 1905.

Liabilities.

Amount of supposed claims	$ 500 00
" accrued salaries	213 70
" accounts due	139 38
" re-insurance reserve	24,403 57
Total liabilities	$25,256 65
Capital stock paid up	$62,858 35

Receipts.

Amount received gross premiums	$48,415 70
" interest	1,250 13
" bills receivable	8,500 00
" call on capital stock	11,500 01
" premiums on capital stock	5,949 99
" accounts payable	27 50
" special services	505 45
" re-insurance on claims	449 75
Total receipts	$76,598 53

Expenditure.

Expenses of Management:

Cash paid for agents' commission, salary and travelling	$15,239 80
" law costs	457 20
" interest, discount and exchange	524 36
" Ontario statutory assessment and license fees, etc	276 43
" license fee elsewhere	608 74
" travelling expenses	3,446 20
" rent and taxes	1,823 81
" salaries, directors' and auditors' fees	12,358 08
" printing, stationery and advertising	3,207 47
" postage, telegrams and express	1,011 92
" investigation and adjustment of claims	25 00
" other expenses	457 67
Total expenses of management	$39,436 68

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	5,349 82
" re-insurance	3,194 53
" rebate, abatement and returned premiums	4,436 02
" in repayment of loan	7,171 24
" office furniture	497 86
" engineers' equipment	33 40
" 1903 accounts	1,131 75
" bills receivable	50 00
Total expenditure	$61,211 30

Movement and Currency of Steam Boiler Insurance Contracts

	Gross totals.			Details of insurance.							
				One year or less.			Three years.			Totals.	
	No.	Amount. Property and Personal.	Premiums	No.	Property insurance.	Personal insurance	No.	Property insurance	Personal insurance	Total property insurance	Total personal insurance
Contracts in force 31st December, 1903	305	$857,590	13,042 84	52	154,800	12,700	250	564,900	97,590	*742,700	*114,890
Contracts taken during 1904, new	276	1,138,600	16,828 28	51	201,500	19,300	224	768,450	144,550	†973,950	†164,650
Contracts taken during 1904, renewed	32	130,600	1,470 84	32	123,300	7,300				123,300	7,300
	613	2,126,790	31,341 96	135	479,600	39,300	474	1,333,350	242,140	*1,839,950	*286,840
Deduct terminated as below :	No.	Amount.									
		$ c.									
(1) Terminated by claim											
(2) Terminated by expiry	51	165,700 00									
(3) Terminated by lapse	19	55,850 00									
(4) Terminated by cancellation	22	51,900 00									
Totals as above	92	273,450 00	92	273,450	3,439 68						
Policies remaining in force at 31st December, 1904	521	1,853,340	27,902 28								
Re-insurance:											
Of the foregoing risks in force at 31st December, 1904, there were re-insured	....	None	.....								
Net risks actually carried by Company at 31st December, 1904	521	1,853,340	27,902 28								

Of the foregoing Insurance Contracts in force at 31st December, 1904, there were taken :

	No.	Amount	Premiums
In Ontario	415	1,395,240	21,703 95
Elsewhere	106	458,100	6,198 33
	521	1,853,340	27,902 28

*Including { 2 year risks $20,000 and 4,000
5 " risks 3,000 and 600
† " 2 " risks 4,000 and 800

MOVEMENT AND CURRENCY OF CONTRACTS OF INSURANCE OF THE PERSON AGAINST ACCIDENT.
(All being contracts for a term not exceeding twelve months).

	Place of contract.							
	Ontario			Elsewhere				
	No.	Amount	Premiums	No.	Amount	Premiums	Total insurance contracts	Total insurance premiums
Contracts in force 31st December, 1903	122	231,000	1,258 88	300	565,000	3,364 82	796,000	4,623 70
Contracts taken during 1904—new	506	960,475	4,434 29	1149	2,904,025	20,088 72	3,864,500	24,523 01
Contracts taken during 1904—renewed	101	218,450	1,223 00	237	456,250	2,596 60	674,700	3,819 60
	729	1,409,925	6,916 17	1686	3,925,275	26,050 14	5,335,200	32,966 31
	255	531,550	2,636 92	429	859,450	5,112 32	1,291,000	7,749 21
Deduct terminated as below:	No.	Amount						
(1) Terminated by death or claim	3	4,000						
(2) Terminated by expiry	450	885,750						
(3) Terminated by lapse	190	405,250						
(4) Terminated by cancellation	41	96,000						
Totals as above	684	1,391,000						
Policies remaining in force at 31st December, 1904	474	878,375	4,279 25	1257	3,065,825	20,937 82	3,944,200	25,217 07
Reinsurance:—								
Of the foregoing risks in force at 31st December, 1904, there were reinsured	26	50,500	171 27	379	775,500	2,942 79	826,000	3,114 06
Net risks actually carried by company at 31st December, 1904	448	827,875	4,107 98	878	2,290,325	17,995 03	3,118,200	22,103 01

MOVEMENT AND CURRENCY OF CONTRACTS OF INSURANCE OF THE PERSON AGAINST SICKNESS.
(All being Contracts for a term not exceeding twelve months).

	Place of contract.							
	Ontario.			Elsewhere.			—	—
	No.	Amount.	Premiums.	No	Amount.	Premiums.	Total insurance contracts.	Total insurance premiums
		$	$ c.		$	$ c.	$	$ c.
Contracts in force 31st December, 1903	None							
Contracts taken during 1904, new*	185	54,335	655 00	195	134,180	1,402 90	188,515	2,057 90
Contracts taken during 1904, renewed	None							
Deduct terminated, as below :	8	1,800	24 00	10	2,820	38 00	4,620	62 00

	No.	Amount.
(1) Terminated by lapse	17	4,490
(2) Terminated by cancellation	1	130
Total as above	18	4,620

Policies remaining in force at 31st December, 1904	177	52,535	631 00	185	131,360	1,364 90	183,895	1,995 90
Re-insurance :								
Of the foregoing risks in force at 31st December, 1904, there were re-insured	None			2	5,000	40 00	5,000	40 00
Net risks actually carried by Company at 31st December, 1904	177	52,535	631 00	183	126,360	1,324 90	178,895	1,955 90

*The Company was licensed to undertake sicknesss insurance 9th September, 1904.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			$	$ c.
Aldous, John	Fenelon Falls, Ont.	3	300	75 00
Adams, J. F.	Toronto, "	350	35,000	8,750 00
Allan, Hattie	Hallowell, "	35	3,500	875 00
Bell, James	Arnprior, "	20	2,000	
Breakenridge, E. M.	Cherry Valley, "	20	2,000	500 00
Burgoyne, Wm.	Fenelon Falls, "	1	100	25 00
Barrie, Geo. R.	Galt, "	10	1,000	125 00
Bingham, Mary J.	Hamilton, "	10	1,000	83 34
Bell, James	Hensall, "	5	500	125 00
Bell, William	" "	5	500	125 00
Bell, Adelaide	" "	5	500	125 00
Bell, Maggie R.	" "	5	500	125 00
Begg, J. B.	Lindsay, "	5	500	125 00
Brock, R. F.	Listowell, "	10	1,000	250 00
Bate, H. N.	Ottawa, "	100	10,000	2,500 00
Baskerville, P. J.	" "	20	2,000	500 00
Church, F. W.	Aylmer, Que.	10	1,000	250 00
Cockburn, L. W.	Hamilton, Ont.	25	2,500	250 00
Clemow, H. A.	Ottawa, "	100	10,000	2,500 00
Campbell, W. J.	" "	10	1,000	125 00
Carrol, J. T.	Vancouver, B.C.	1	100	25 00
Dodd, Harriette	Hamilton, Ont.	3	300	75 00
Dimock, A. G. C.	Toronto, "	240	24,000	5,625 00
Drunck, W. S.	" "	500	50,000	5,000 00
Forsetter, J. R.	Ayr, "	10	1,000	250 00
Flock, Alexander	Ottawa, "	10	1,000	250 00
Findley, E. G.	Montreal, Que.	15	1,500	250 00
Graham, William	Fenelon Falls, Ont.	5	500	125 00
Graham, J. H.	" " "	5	500	125 00
Gidley, A.	Lindsay, "	3	300	75 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.		No. of shares.	Amount subscribed.	Amount paid up in cash.
				$	$
Gillogly, James S	"	"	7	700	
Gross, Geo. E	Whitby,	"	10	1,000	
Greene, R. H	Toronto,	"	250	25,000	2,500 00
Henderson, Ed	Ancaster,	"	34	3,400	850 00
Hufner, Peter	Hawkesville,	"	10	1,000	125 00
Heney, F. A	Ottawa,	"	50	5,000	1,250 00
Haggart, John	Perth,	"	2	200	
Haycock, Fred. W	West Lake,	"	10	1,000	
Hingston, Sir Wm	Montreal,	Que.	10	1,000	250 00
Jordan, W. W	Oakwood,	Ont.	13	1,300	325 00
Kingsburgh, Janet	Ayr,	"	10	1,000	250 00
Kingsburgh, Jane, Est. of	"	"	5	500	125 00
Kydd, John H	Bowmanville,	"	335	33,500	3,875 00
Kammerer, J. A	Toronto,	"	500	50,000	5,000 00
Logie, Margaret	Hamilton,	"	5	500	125 00
Lytle, Geo	Lindsay,	"	1	100	25 00
Lawson, Thomas	Ottawa,	"	5	500	
Le Moine, J. De St. D	"	"	33	3,300	
McEwan, A	Ayr,	"	10	1,000	250 00
McEwan, Jane	"	"	5	500	125 00
McGuire, W	Tillsonburg,	"	5	500	125 00
McNabb, John	Ayr,	"	5	500	125 00
McRuer, John	"	"	5	500	125 00
McLaren, Alice B	Ottawa,	"	20	2,000	500 00
McLaren, J. P	"	"	20	2,000	125 00
McGarva, John	Clinton,	"	10	1,000	250 00
McKay, M. S	Galt,	"	25	2,500	416 67
Marshall, O. A., D.D.S	Belleville,	"	5	500	125 00
Marshall, J. A	"	"	30	3,000	500 00
Montague, W. H	Hamilton,	"	20	2,000	
Miller, W. T	Vancouver,	B.C.	200	20,000	2,000 00
Milne, Geo. A	Lindsay,	Ont.	3	300	75 00
Mulligan, Amy	Omemee,	"	3	300	75 00
Miller, Thomas	Oshawa,	"	25	2,500	208 34
Murphy, S. H	Renfrew,	"	10	1,000	250 00
Morrison, Elizabeth J	Richwood,	"	20	2,000	500 00
Murray, Jas. P	Toronto,	"	1	100	
Muma, G. B	Ayr,	"	5	500	
Matthews, W. N	Ottawa,	"	50	5,000	
Needler, Chas	Millbrook,	Ont.	5	500	125 00
North, J. C	Picton,	"	15	1,500	975 00
North, C. H	"	"	10	1,000	650 00
Ott, John	Brantford,	"	5	500	125 00
Puddicombe, Thos. B	Hayesville,	"	20	2,000	500 00
Price, W. I., Est. of	St. Catharines,	"	5	500	125 00
Price, P. I	"	"	25	2,500	625 00
Ray, J. W	Cambray,	"	2	200	50 00
Robson, W	Fenelon Falls,	"	3	300	75 00
Rosebrugh, Fred. A., M.D	Hamilton,	"	10	1,000	
Rorabeck, Emma F	West Lake,	"	167	16,700	875 00
Rorabeck, Earle H	"	"	1	100	25 00
Reid, G. A	Fergus,	"	5	500	125 00
Simpson, G. Reid, M.D	Hamilton,	"	20	2,000	500 00
Shillington, A. T	Ottawa,	"	10	1,000	
Snyder, W. & A	St. Jacobs,	"	20	2,000	250 00
Sutherland, A	Toronto,	"	500	50,000	5,000 00
Stutt, W. J	West Flamboro,	"	5	500	
Smale, S. B	Wroxeter,	"	10	1,000	
Stewart, Dugald	Teeswater,	"	5	500	125 00
Thomas, E. A	Vancouver,	B.C.	1	100	25 00
Walker, W. H	Chatham,	Ont.	5	500	125 00
Woolverton, A	Hamilton,	"	6	600	150 00
Winn, E. G	Hawkesville,	"	5	500	125 00
Wilson, W. D	Toronto,	"	3	300	75 00
Wickens, A. M	"	"	125	12,500	1,250 00
Young, C. W	St. Stephen,	N.B.	50	5,000	1,250 00
	Totals		4346	434,600	62,858 35

Weather Insurance Companies

(Mutual, 4 Edward VII., C.16.)

ASSETS AND LIABILITIES : INCOME AND EXPENDITURE

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business 18th August, 1904.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. Park	Hereward, Ont.
W. A. Wansbrough	Bowling Green, Ont.
John Hinton	Grand Valley, Ont.
E. J. Bennett	Laurel, Ont.
Edward Archibald	Colbeck, Ont.
John Sime	Grand Valley, Ont.
Wm. Scaife	Grand Valley, Ont.
W. B. Bourn	Grand Valley, Ont.
J. W. Rounding	Grand Valley, Ont.

Officers:

Wm. Park, President	Hereward, Ont.
W. A. Wansborough, Vice-President	Bowling Green, Ont.
J. W. Rounding, Secretary	Grand Valley, Ont.

Unassessed premium note capital, $5,381.83.

ASSETS.

Actual cash on hand at head office	$69 66	
Cash in Traders Bank, Grand Valley	31 50	
		$101 1
Amount of premium notes after deducting all payments thereon and assessments levied		5,381 8
Total assets		$5,482 9

LIABILITIES.

Amount of borrowed money	$350 0
Total liabilities	$350 0

RECEIPTS.

Cash received as fixed payments due in 1904	$496 1
" borrowed money	350 0
" office rent	15 0
Totals	$861 1

Expenditure.

Expenses of management:	
Cash paid for agents' commission	$185 15
" law costs	100 00
" interest	8 35
" license fee, etc.	35 00
" rent and taxes	30 00
" salaries, directors' and auditors' fees	77 00
" printing, stationery and advertising	142 20
" postage, telegrams and express	17 31
Total expenses of management	$595 01
Miscellaneous Payments:	
Cash paid for organization expenses	165 00
Total expenditure	$760 01

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$188,140 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies new and renewed during 1904	224	$188,140 00
Gross number during 1904	224	188,140 00
Less expired and cancelled in 1904, none.		
Net risks in force at 31st December, 1904	224	$188,140 00

Premium Notes or Undertakings.

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$5,878 00
Amount of all premium notes after deducting all payments thereon and assessments levied	5,381 83
Amount of premium notes received during the year 1904	5,878 00
Cash paid up to 31st December, 1904	496 17

Joint Stock Fire Insurance Companies

Year ending 31st December, 1904

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Geo. H. Hees	Toronto, Ont.
T. Kinnear	Toronto, Ont.
R. E. Gibson	Toronto, Ont.
John Patterson	Toronto, Ont.
H. A. Drummond	Toronto, Ont.
Thomas Foster	Toronto, Ont.
H. Corey	Petrolia Ont.
Hon. D. McMillan	Alexandria, Ont.
G. S. Ryerson, M.D.	Toronto, Ont.
R. A. Wood	Toronto, Ont.

Officers:

Geo. H. Hees, President	Toronto, Ont.
R. E. Gibson, 1st Vice-President	Toronto, Ont.
G. S. Ryerson, M.D., 2nd Vice-President	Toronto, Ont.
John H. C. Durham, General Manager	Toronto, Ont.
Geo. J. Pyke, Secretary	Toronto, Ont.

Authorized capital, $500,000.

Subscribed capital, $445,700. Paid up on calls, $98,220.

In advance of call, $1,362.50.

Securities deposited in the Treasury of Ontario, *$45,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Debentures of City of Toronto		$41,566 66
Cash at head office	$1,511 55	
" deposit receipts, Union Bank, Toronto (Government Deposit).	3,433 34	
" on deposit in Union Bank	3,710 51	
		8,655 40
Cash in agents' hands acknowledged by them and considered good		9,600 20
Amounts due from other companies, re-insurance		1,331 39
" capital stock called but unpaid		13,205 00
Goad's plans and office furniture, fittings, etc. (not extended)	2,684 58	
Total assets		$74,358 65
Subscribed capital stock uncalled less paid in advance of calls		$332,912 50

* Since increased to $47,500.

Liabilities.

Amount of adjusted losses unpaid	$4,809 39
Unearned premiums, being 50 per cent. of gross premiums	47,745 22
Commission	1,920 04
Due for re-insurance	1,321 90
Total liabilities, except capital stock	$55,796 55
Capital stock, paid up in cash	$99,582 50

Receipts.

Gross premiums received in cash	$67,140 09
Received for interest	1,219 43
" commission on re-insurance	1,408 40
" re-insurance on losses	13,033 47
" endorsement fees	107 42
" on capital stock	36,370 00
Total	$119,278 81

Expenditure.

Expenses of management:

Paid for law costs	$207 00
" light	76 47
" interest, discount and exchange	280 18
" commission	11,659 10
" salaries, directors' and auditors' fees	6,712 64
" rent and taxes	742 39
" statutory assessment and license fee	143 25
" stationery, printing and advertising	1,018 46
" travelling expenses	830 56
" postage, telegrams and express	428 27
" investigation and adjustment of claims	588 82
" telephone, rating book Bradstreet, insurance premiums, etc.	362 83
Total expenses of management	$23,049 97

Miscellaneous Payments:

Amount paid for losses which occurred prior to 1904	$1,451 78	
" " " during year 1904	69,959 92	
		71,411 70
" re-insurance		7,035 24
" rebate		5,209 71
" Goad's plans		135 20
" investments (not extended)	$9,300 10	
Total expenditure		$106,841 82

Miscellaneous.

Fire Risks.	Number.	Amount
		$ c.
Policies in force 31st December, 1903	10,557	9,048,755.65
Taken during the year 1904, new and renewed	7,302	7,128,523.31
Gross number and amount in force at any time during 1904	17,859	16,177,278.96
Deduct expired and cancelled during 1904	4,216	5,692,398.94
In force at 31st December, 1904	13,643	10,484,880.02
Amount re-insured		647,447.98
Net amount at risk 31st December, 1904	13,643	9,837,432.04

List of Shareholders.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
Abell, John, Estate	Toronto	10	1,000	250 00
Adams, James	"	5	500	100 00
Adams, Mrs. Margaret	"	35	3,500	700 00
Adams, H. L.	Port Perry	5	500	125 00
Agar, R. T.	Ingersoll	5	500	125 00
Allen, T. A.	Carleton Place	10	1,000	250 00
Agar, C. J.	Toronto	10	1,000	250 00
Alteman, H.	Wellesley	5	500	125 00
Allen, A. W.	Toronto	5	500	125 00
Ansley, J. H., Estate of	Simcoe	10	1,000	250 00
Andrews, E. B	Toronto	10	1,000	250 00
Armstrong, Wm.	Queenston	10	1,000	250 00
Atkinson, W. T.	Toronto	10	1,000	250 00
Authors, Miss Rhoda	"	7	700	175 00
Apted Bros	"	10	1,000	100 00
Alexander & Cable Lithographing Co.	"	20	2,000	400 00
Adams, W.	"	10	1,000	250 00
Bedell, Geo. W.	"	50	5,000	1,250 00
Becker, D. & H.	New Hamburg	10	1,000	250 00
Bell, W. N.	Paris	10	1,000	250 00
Bixell, O.	Brantford	10	1,000	250 00
Borthwick, H. F.	Toronto	110	11,000	2,650 00
Bowlby, W. H.	Berlin	20	2,000	500 00
Boultbee, Mrs. M. Granville	Paris	40	4,000	1,000 00
Boyd, A. A.	Alexandria	20	2,000	500 00
Brooks, J. M.	Peterboro	25	2,500	625 00
Breithaupt, J. C.	Berlin	30	3,000	750 00
Bruce, W. M.	Listowell	30	3,000	750 00
Brook, B. F.	"	50	5,000	1,250 00
Burritt, A.	Mitchell	50	5,000	1,250 00
Burke, Mrs. Adeline	Gananoque	25	2,500	625 00
Burch, George	St. Catharines	20	2,000	500 00
Bradshaw, Alex., Estate	Toronto	1	100	100 00
Burt, J. C.	Listowel	10	1,000	250 00
Brown, John	Carleton Place	5	500	125 00
Campbell, Wm.	Goderich	10	1,000	175 00
Carter, Miss Rose	Toronto	4	400	40 00
Caverhill, J. A.	Tillsonburg	5	500	125 00
Clancy, John	Toronto	40	4,000	400 00
Clemow, Hon. F., Estate of	Ottawa	20	2,000	500 00
Cleghorn, W. W.	Wellesley	10	1,000	250 00
Clancy, Miss H.	Toronto	10	1,000	250 00
Chandler, Thomas	"	10	1,000	250 00
Corey, H.	Petrolea	55	5,500	1,375 00
Corey, Bloss P.	"	10	1,000	250 00
Cox, Mrs. Annie L.	Toronto	3	300	75 00
Cressman, Noah	New Hamburg	10	1,000	250 00
Curtis, J. W.	Elia	50	5,000	500 00
Curtis, Miss E. J.	Paris	40	4,000	1,000 00
Curtis Miss Margaret	"	40	4,000	1,000 00
Curtis, F.	Toronto	10	1,000	100 00
Carroll, Mrs. C. J.	Paris	6	600	140 00
Clay, George	Toronto	3	300	75 00
Dallimore, Wm.	"	20	2 000	500 00
Davis, Ammon	"	10	1,000	250 00
Davis, Albert J	Port Perry	5	500	125 00
Davidson, R. L.	Toronto	10	1,000	100 00
Dixon, Thomas	Walkerton	1	100	100 00
Dickieson, M. G. (in trust)	Ottawa	10	1,000	100 00
Drummond, H. A.	Toronto	30	3,000	750 00
Dutton & Sons	Stratford	5	500	125 00
Durham, John H. C., (in trust)	Toronto	50	5,000	500 00
Durham, J. H. C.	"	143	14,300	3,575 00
Danbrook, W. J. H.	"	5	500	125 00
Deitch, J. E.	"	10	1,000	150 00
Durham, James R., M.D.	Warren, Pa.	40	4,000	1,000 00
Davis, Miss Minnie	"	70	7,000	700 00
Edmonds, Charles E.	Toronto	10	1,000	250 00
Elliott, David	"	5	500	125 00
Elliott, Rev. George	Dutton	5	500	125 00
Essex, Alfred	Toronto	15	1,500	150 00
Egan, Charles	Petrolea	5	500	125 00
Farthing, Rev. J. C.	Woodstock	10	1,000	250 00
Field, J. M.	Walkerton	5	500	125 00
Foster, Hon. George E.	Toronto	10	1,000	250 00
Forster, A. I.	"	10	1,000	250 00
Ford, T. S.	Mitchell	5	500	125 00
Fraser, D. B., M.D.	Stratford	10	1,000	250 00
Foster, Thomas	Toronto	50	5,000	1,250 00
Ghent, Mrs. Jeanette, Estate	Norwood	10	1,000	250 00
Gibson, R. E.	Toronto	75	7,500	1,875 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			$	$
Greene, Mrs. E	Toronto	10	1,000	250 00
Gray, R. M	"	25	2,500	625 00
Grant, Robert	"	10	1,000	100 00
Greenwood, W. J	Whitby	5	500	125 00
Groves, A., M.D	Fergus	5	500	125 00
Griffin, J	St. Thomas	20	2,000	300 00
Grass, Ruliff	Toronto	50	5,000	1,250 00
Gray, Miss Gertrude A	"	3	300	75 00
Gray, Wm. M	"	60	6,000	1,200 00
Hagelorn, C. K	Berlin	20	2,000	500 00
Hastie, Robert	Toronto	50	5,000	1,250 00
Halstead, Miss M. E	Mount Forest	10	1,000	150 00
Harris, Mrs. Harriet	Goderich	25	2,500	1,000 00
Harrington, Fred	Toronto	15	1,500	275 00
Hands, J. E	"	20	2,000	200 00
Heck, Ben	"	55	5,500	1,500 00
Herriman, W. C., M.D	Kingston	10	1,000	250 00
Hicks, Mrs. Catharine	Toronto	35	3,500	700 00
Hillock, Frank	"	10	1,000	250 00
Hill, John	Wellesley	10	1,000	250 00
Hicks, Miss K	Toronto	5	500	100 00
Hodge, George, M.D	London	10	1,000	100 00
Hogarth, W. B	Tillsonburg	5	500	125 00
Harvie, Thos., in trust	Vancouver	30	3,000	300 00
Hudson, A. T	Carleton Place	2	200	50 00
Hughes, Rev. E. W	Tillsonburg	10	1,000	100 00
Holmes, T. K., M.D	Chatham	50	5,000	1,250 00
Harris, George	Goderich	25	2,500	1,000 00
Harris, George F	Dungannon	20	2,000	500 00
Hees, George H	Toronto	30	3,000	750 00
Hamilton, T. L	Listowel	5	500	125 00
Hogg, David	Perth	20	2,000	500 00
Henderson, Rev. Andrew	Welwyn, Assa	30	3,000	750 00
Irwin, Wm	Stratford	30	3,000	750 00
Irwin, Wm	Peterboro	13	1,300	325 00
Ireland, J. T	Harriston	5	500	125 00
Ibbotson, Mrs. Florence	Toronto	50	5,000	500 00
Investors Mercantile Agency, Limited	"	20	2,000	300 00
Jenkins, W. H	Listowell	5	500	125 00
Jewell, John	Harriston	5	500	50 00
Joynt, John	Lucknow	5	500	125 00
Kelly, Mrs. Jane	Toronto	15	1,500	225 00
Kelly, D. J., Estate	"	25	2,500	625 00
Kenny, Randal	Sarnia	5	500	125 00
Krug, F	Tavistock	5	500	125 00
Kinnear, Thomas	Toronto	50	5,000	1,250 00
Ketcheson, H. F	Belleville	5	500	75 00
Lamoreaux, J. W	Hamilton	3	300	75 00
Luke, J. & Sons	Tillsonburg	10	1,000	250 00
Lavery, George	Harriston	3	300	30 00
Lawrence, F. O., M.D	St. Thomas	20	2,000	500 00
Liek, Elwood H.	Oshawa	10	1,000	250 00
Lofft, A. H	St. Mary's	10	1,000	250 00
Liebner, E	Ottawa	5	500	125 00
Levack, Wm	Toronto	10	1,000	100 00
Lovering, H. L	Coldwater	50	5,000	1,250 00
Malcolm, T. G	Toronto	10	1,000	250 00
Marshall, George	"	10	1,000	250 00
Maas, Albert	"	10	1,000	250 00
Matheson, G. N	Sarnia	5	500	125 00
Marshall, S	Fergus	10	1,000	250 00
Madill, Benjamin	Toronto	2	200	50 00
Mellow, S. J., M.D	Port Perry	10	1,000	250 00
Merrill, A. D	Tillsonburg	10	1,000	250 00
Merner, Hon. S	Berlin	10	1,000	250 00
Meiklejohn, John	Harriston	5	500	125 00
Moorehouse, W. H., M.D	London	10	1,000	250 00
Mills, Dr. James, LL.B	Guelph	15	1,500	250 00
Morrill, Robert	Harrison	4	400	100 00
Mulloy, N., M.D	Preston	20	2,000	500 00
Munro, Hugh	Alexandria	20	2,000	500 00
Munro, Rev. Gustavus	Ridgetown	10	1,000	250 00
Munroe, Wm	St. Elmo	20	2,000	500 00
Munroe, George A	"	10	1,000	100 00
Munro, Grace J	Alexandria	5	500	125 00
Myers, J. S	Listowel	20	2,000	500 00
MacNamara, C. C	Toronto	5	500	125 00
Massey, A. W	Morrisburg	10	1,000	200 00
Munroe, M. J	Glenroy	10	1,000	250 00
McCormack, R. L	Toronto	50	5,000	1,250 00
McCaw, W. H	Port Perry	5	500	125 00
McDonald, Angus	Alexandria	28	2,800	500 00
McDonald, P. A	Penetanguishene	10	1,000	250 00
McDonald, D. A., in trust	Alexandria	5	500	75 00
McDonald, D. A., in trust	"	5	500	75 00
McIntosh, W. D	Toronto	10	1,000	100 00

List of Shareholders.—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up
			$	$
cGillivray, J. D.	Alexandria	10	1,000	250 00
cGillivray, John	"	15	1,500	375 00
cLeod, W. D	Kirkhill	10	1,000	250 00
cLennan, R. R	Cornwall	50	5,000	1,250 00
cMurchy, J.	Harriston	5	500	125 00
cPhee, Arch. D.	Alexandria	10	1,000	250 00
cRae, C. J.	Glenroy	20	2,000	500 00
cRae, A. D., in trust	Maxville	5	500	50 00
cMillan, Hon. D	Alexandria	50	5,000	1,250 00
cDonell, George, Est	Cornwall	20	2,000	500 00
cCuaig, Malcolm	Vankleek Hill	10	1,000	250 00
cCarthy, Henry F.	Ottawa	5	500	125 00
cLennan, K., M.D.	Alexandria	20	2,000	500 00
cMaster, Mrs. M.	"	5	500	125 00
acDonald, A. G. F.	"	5	500	125 00
cCormick, James	"	10	1,000	250 00
cDonald, John	Carleton Place	10	1,000	250 00
cLaughlin, W. A., in trust	Detroit, Mich.	10	1,000	100 00
cLeod, Angus, Est.	Bracebridge	12	1,200	120 00
airn, Chas. N	Goderich	10	1,000	250 00
elson, Robert	Toronto	5	500	125 00
chs, Anthony, M.D	Hespeler	5	500	125 00
dell, C. H	Ottawa	10	1,000	250 00
strum, J. B.	Alexandria	20	2,000	500 00
vens, Thomas, M.D	Parkhill	10	1,000	100 00
atterson, Thomas J	Toronto	10	1,000	100 00
atterson, J	"	98	9,800	2,487 50
eine, Louis	New Hamburg	4	400	100 00
lews, W. S.	Toronto	25	2,500	625 00
otter, Charles	Watford	10	1,000	250 00
urvis, J. M	Toronto	10	1,000	275 00
rendergast, Wm	"	25	2,500	625 00
yke, Geo. J	"	5	500	125 00
einer, J. C.	Wellesley	20	2,000	500 00
eid, George	Toronto	1	100	25 00
yder, Mrs. Sarah A	Lindsay	20	2,000	200 00
obinson, O. E.	Ingersoll	20	2,000	500 00
oss, Mrs. E. M. B.	Guelph	20	2,000	200 00
obertson James A	Maxville	5	500	50 00
utherford, S. J	Toronto	10	1,000	250 00
yan, G. B.	Guelph	10	1,000	250 00
yerson, G. S., M.D	Toronto	50	5,000	1,250 00
aymond, Anson	Detroit, Mich.	10	1,000	100 00
angster, John H., Est	Port Perry	5	500	125 00
anderson & Co.	Toronto	10	1,000	100 00
cott, J. W.	Listowel	25	2,500	625 00
chell, J. T.	Alexandria	10	1,000	250 00
chaefer, H. M.	Milverton	5	500	125 00
hannon, J. R., M.D. (estate of	Goderich	10	1,000	250 00
herwood, Col. A. P.	Ottawa	10	1,000	250 00
mith, Alex. L.	Alexandria	20	2,000	500 00
mith, A. Dalton, M.D	Mitchell	20	2,000	500 00
mith, John	Tillsonburg	25	2,500	625 00
mith, R. W. B., M.D	Brockville	10	1,000	50 00
nuggs, A	Toronto	5	500	125 00
millie, John W.	Maxville	5	500	125 00
cott, James (estate of)	Toronto	50	5,000	1,250 00
tevens, Nathan H	Chatham	25	2,500	625 00
allmage, E. H	Toronto	110	11,000	1,100 00
omb, James	Alexandria	50	5,000	1,250 00
wining, Mrs. Ada L	London, E.C	5	500	125 00
urk, Rev. G. R	Owen Sound	10	1,000	115 00
ruer, E. W.	Toronto	10	1,000	250 00
ogan, S. W	Walkerton	5	500	125 00
ason, David	Alexandria	40	4,000	1,000 00
alker, E. C	Toronto	10	1,000	250 00
alsh, J.	"	10	1,000	275 00
alker, George	"	10	1,000	250 00
ard, T. S.	"	2	200	50 00
arden, Gilbert T	"	20	2,000	500 00
eston, Mrs. Mercy C	"	5	500	125 00
ilson, T. A	"	10	1,000	250 00
ilkinson, W.	Brantford	4	400	100 00
ilson, J. W	Harriston	5	500	50 00
itton, J. C.	Dunnville	5	500	125 00
ood, E. G., M.D.	Nashville, Tenn.	10	1,000	100 00
ood, R. A	Toronto	100	10,000	2,500 00
ay, Bidwell	Hamilton	10	1,000	250 00
ilkinson, A. W.	Barrie	10	1,000	250 00
att, Miss Minnie	Toronto	10	1,000	100 00
inkann, J. N.	Wellesley	10	1,000	250 00
Totals		4,457	445,700	99,582 50

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 1st July, 1871.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Hugh Scott ..... Toronto, Ont.
Hon. James Maclennan ..... Toronto, Ont.
J. D. Chipman ..... St. Stephen, N.B.
Thomas Walmsley ..... Toronto, Ont.
J. G. Scott, K.C. ..... Toronto, Ont.

Officers:

Hugh Scott, President ..... Toronto, Ont.
Thomas Walmsley, Vice-President and Secretary ..... Toronto, Ont.
Joseph Walmsley, Acting Secretary ..... Toronto, Ont.

Authorized capital, $250,000; Subscribed capital, $100,000; Paid up, $100,0
Securities deposited in Treasury of Ontario, $10,000 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Value of real estate held by the Company, including the head offices of the Company, 32 Church Street, Toronto		$65,618
Mortgages		13,837
Shares in Bell Telephone Company of Canada		19,168
Loans secured by bank and other stocks		42,900
Loan Company's Debenture		10,000
Cash on deposit in Dominion Bank, Head Office, Toronto	$13,260 91	
" hand, head office	5,499 30	
		18,760
Agents' balances		3,287
Interest accrued and unpaid		439
Accrued rents		129
Goad's plans (not extended)	$1,039 66	
Total assets		$174,140

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums less amount paid for re-insurance	$25,563
Other liabilities	425
.....Total liabilities, except capital stock	$25,988
Capital stock paid up in cash	$100,000

Cash Receipts.

Gross premiums received in cash		$85,349 82
Received for interest		6,216 26
Rents		5,006 15
Investment account (not extended)	$191,951 63	
Commission		4,026 68
Re-insurance on losses		86,288 05
Re-insurance cancelled		1,051 59
Rebate		65 94
Re-insurance adjusting expenses		238 92
Salvage		1,030 44
Total		$189,273 85

Expenditure.

Expenses of management:		
Paid for commission		$16,516 50
" salaries, directors' and auditors'		4,195 00
" rent and taxes		595 44
" clerical work and overtime		43 09
" statutory assessment and license fee		117 57
" stationery, printing and advertising		855 23
" travelling expenses		18 16
" postage, telegrams, express and telephone		177 36
" investigation and adjnstment of claims		1,604 94
" revision of Goad's plans		135 32
Total expenses of management		$24,258 61
Miscellaneous Payments:		
Amount paid for losses which occurred prior to 1904	$3 00	
" " " " during 1904	206,363 10	
		206,366 10
" " re-insurance premiums		27,401 87
" " rebates		4,011 23
" of dividends paid during year to shareholders		5,000 00
" expenses *re* bnilding		2,755 33
" improvements		1,337 06
" salvage		581 91
" invested (not extended)	$100,759 41	
Total expenditure		$271,712 11

Miscellaneous.

Fire Risks.	Number.	Amount.
		$
Policies in force (gross) 31st December, 1903	5,057	6,415,538
Taken during the year 1904, new and renewed	5,254	7,578,259
Total	10,311	13,993,797
Deduct expired and cancelled during 1904	4,189	6,501,841
In force at 31st December, 1904	6,122	7,491,956
Amount re-insured		2,312,546
Amount at risk 31st December, 1904		5,179,410

List of Shareholders.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash
Bu enach, Edgar A	Toronto	20	$ 1,000	$ 1,000
Chipman, J. D. (in trust)	St. Stephens, N.B.	200	10,000	10,000
Close, Mary Jane	Toronto	20	1 000	1,000
Copp, W. W., estate of	"	10	500	500
Elliott, R. W.	"	50	2,500	2,500
English, C. E	Alhambra, Cal	246	12,300	12,300
Harvey, Jane	Toronto	10	500	500
Maclennan, James	"	100	5,000	5 000
McMurrich, W. B. & Geo. (in trust)	"	46	2,300	2,300
Northcote, R. (in trust)	"	14	700	700
Roaf, Harriet E	"	30	1,500	1,500
Roaf, Frances Catharine	"	30	1,500	1,500
Scott, Hugh	"	415	20,750	20,750
Scott, Robert	"	20	1,000	1,000
Scott, James	"	20	1,000	1,000
Scott, R. / Bull, B. E, (in trust)	"	20	1,000	1,000
Scott, Robert / Scott, James (in trust)	"	20	1,000	1,000
Scott, J. G	"	24	1,200	1,200
Strathy, H. H	Barrie	20	1,000	1,000
Strange, Mary Levina	Toronto	40	2,000	2,000
Smith, W. H. (in trust)	"	80	4,000	4,000
Stark & Co., John	"	10	500	500
Walmsley, Henrietta	"	20	1,000	1,000
Walmsley, Thomas	Deer Park	515	25,750	25,750
Watson, Sophia W	Toronto	20	1,000	1,000
Total		2,000	$100,000	$100,000

TRADERS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

Commenced business April, 1900.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Joseph Woodsworth	Toronto, Ont.
Joseph Tait	Toronto, Ont.
W. A. Rutherford	Toronto, Ont.
A. H. Baker	Picton, Ont.
S. R. Wickett	Toronto, Ont.
A. Ansley	Toronto, Ont.
John B. Harris	Toronto, Ont.
L. C. Camp	Toronto, Ont.

Officers:

Joseph Woodsworth, President	Toronto, Ont.
S. R. Wickett, Vice-President	Toronto, Ont.
W. G. Parker, Manager	Toronto, Ont.
L. C. Camp, Secretary-Treasurer	Toronto, Ont.

Authorized capital, $1,000,000; Subscribed capital, $337,500; Paid up capital, $83,700; Securities deposited in Treasury of Ontario, $25,000.*

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Amount of Toronto debentures		$24,152 50
Actual cash on hand at head office	$842 78	
Cash on deposit to Company's credit in the Imperial Bank, Toronto	20,029 36	
		20,872 14
Amount unpaid of calls on capital stock		18,050 00
Premiums outstanding or in course of collection		8,012 75
Other assets		15 73
Office furniture, Goad's plans, etc. (not extended)	$2,530 59	
Total assets		$71,103 12
Subscribed capital stock uncalled less paid in advance of call		$235,750 00

LIABILITIES.

Amount of losses unpaid	$1,500 00
Unearned premiums, being 50 per cent. of gross premiums less amount paid for re-insurance	34,385 32
Amount due for commission	1,000 00
Cancellations unpaid	300 00
Re-insurance unpaid	300 00
Dividends declared and remaining unpaid	5 00
Total liabilities	$37,490 32
Capital stock paid up	$83,700 00

* Since increased to $32,500.

Receipts.

Gross premiums received in cash		$65,221 8
Interest		833 7
Re-insurance on losses		15,253
Calls on stock		48,950 0
Bank deposit receipt (not extended)	$25,000 00	
Total receipts		$130,259 0

Expenditure.

Expenses of management:		
Cash paid for agents' commission		$10,772
" investigation of claims		437 0
" interest, discount and exchange		703
" statutory assessment and license fee (Ontario)		82
" Ontario tax		183
" travelling expenses		765
" rent and taxes		650 0
" salaries, directors' and auditors' fees		5,306
" printing, stationery and advertising		548 0
" postage, telegrams and express		562
" agency expenses		99
" all other expenses		201
Total expenses of management		$20,312 4
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$5,535 98	
" " " in 1904	72,330 48	
		77,866 4
" re-insurance		5,051 0
" rebate		6,383 8
" dividends		1,727
" Goad's plans		770
" in repayment of loan		1,000 0
" debentures (not extended)	$24,152 50	
Total expenditure		$113,112

Miscellaneous.

	Number.	Amount.
		$
Policies in force 31st December, 1903	2,770	3,113,201 3
Policies taken during 1904	3,671	4,392,976 0
Gross number and amount of risks in force at any time during 1904	6,441	7,506,177 31
Deduct expired and cancelled in 1904	2,454	3,197,483 0
Amount in force 31st December, 1904	3,987	4,308,694 3
Less re-insured		128,593 0
Net risks actually carried by Company at 31st December, 1904	3,987	4,180,101 3

List of Shareholders at 31st of December, 1904.

Name.	Residence.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			$	$
lan, H. A.	Cobourg	10	1,000	300
stin, Percy G.	Halifax, N.S.	10	1,000	200
stin, J. Howe	"	10	1,000	300
stin, H. E.	"	10	1,000	300
nsley, Alfred	Toronto	20	2,000	600
skin, Wm.	Montreal, Que.	10	1,000	200
nderson, E. B.	Oakville	25	2,500	250
lexander, Jno.	Toronto	10	1,000	100
pps, Charlotte	Paris	30	3,000	300
lford, Susan F.	Belleville	5	500	150
rthur, R. H.	Sudbury	10	1,000	300
aker, Amos H.	Picton	25	2,500	750
eatty, James H.	Toronto	50	5,000	1,500
ean, Fred W.	Woodstock	10	1,000	300
rown, J. A.	Port Hope	5	500	150
rown, E.	"	5	500	150
oles, J. P.	Ingersoll	10	1,000	300
oulter, Geo. E.	Picton	15	1,500	450
ooth, Wm.	Toronto	10	1,000	100
utler Bros.	Woodstock	25	2,500	750
all, Wm.	Chatham	20	2,000	600
londe Bros. & Co.	"	10	1,000	300
ickerton, Jas. G.	Woodstock	10	1,000	300
oyd, Jos. W.	Yarmouth, N.S.	10	1,000	500
aldwin, G. S.	Aurora	50	5,000	1,000
rydon, Janet A.	Toronto	10	1,000	300
ersche, Geo.	Wiarton	10	1,000	200
roucher, R. A.	Halifax, N.S.	10	1,000	300
larke, A. R.	Toronto	20	2,000	400
alder, J. A.	Kintore	5	500	150
alder, James Geo.	"	5	500	150
hapman, C. H.	Ingersoll	10	1,000	300
hambers, Geo.	"	15	1,500	450
hambers, Mary A.	"	5	500	150
hambers, Zora	"	5	500	150
aswell, Thos.	Toronto	10	1,000	300
ross, C.	"	20	2,000	200
ross, Maggie	"	10	1,000	100
rompton, E. B.	Brantford	30	3,000	300
urry, John	Windsor	25	2,500	250
larkson & Cross	Toronto	10	1,000	600
oulter, W. C.	"	10	1,000	200
urry, Geo. H.	Windsor, N.S.	25	2,500	250
olp, W. E.	Mahone Bay, N.S.	10	1,000	300
apstick, E. A.	Lockeport, N.S.	10	1,000	200
aldbeck, Geo.	Toronto	50	5,000	1,000
lewlo, R. W.	"	10	1,000	300
larke, Russell F.	Belleville	5	500	50
unningham, R.	Trenton	10	1,000	100
amp, L. C.	Toronto	10	1,000	300
rewes, J. G.	North Bay	10	1,000	300
rulard, C. H.	Windsor	10	1,000	200
avis, F. J.	"	20	2,000	600
vans, E. G.	Hampton, N.B.	10	1,000	100
gan, Chas.	Petrolia	5	500	150
lford, H. (Trustee)	Port Hope	10	1,000	300
rrington, G. M.	Pieton	10	1,000	300
rster, A. S.	Oakville	10	1,000	100
nlay, Isabella	St. Thomas	10	500	150
wings, Jas.	"	5	1,000	300
wler Geo. W.	Sussex, N.B.	10	1,000	100
eming, H. O.	Windsor	10	1,000	200
ster, Mary	"	10	1,000	300
eld, Edward	Toronto	10	1,000	200
lton, E. M.	Truro, N.S.	5	500	50
ll, I. C.	Toronto	10	1,000	300
ury, Lelia M.	Aurora	10	1,000	200
ury, H. W. (in trust)	"	20	2,000	400
lconer, W. J.	Palmerston	10	1,000	200
ster, M.	"	10	1,000	200
rland, Nicholas	Toronto	10	1,000	300
bson, R. L.	"	10	1,000	100
ant, Alex.	Ingersoll	10	1,000	100
rman, Catharine	Picton	10	1,000	300
rdon, Geo.	Woodstock	10	1,000	300
roy, Wm.	Blenheim	10	1,000	300
dard, Geo. W.	Bridgewater, N.S.	10	1,000	100
lliday, Jas.	Halifax, N.S.	20	2,000	600
rbert, Martha H.	Belleville	50	5,000	1,500
me, J.	Port Hope	20	2,000	600
aly, E. J.	Picton	10	1,000	300
ll, Robt. H. (late)	Woodstock	5	500	150
lmes, James	"	30	3,000	900

List of Shareholders.—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			$	$
Harper, W. H.	Chatham	10	1,000	300
Hill, W. A. G.	Sydney, C. B.	10	1,000	100
Handy, Otis E.	Blenheim	10	1,000	300
Holmes, T. K.	Chatham	30	3,000	900
Hadley, W. A.	"	5	500	150
Hadley, Chas.	"	5	500	150
Hough, Geo. L.	Picton	5	500	50
Hamilton, J. W.	Sarnia	5	500	150
Hastings, A. O.	Toronto	10	1,000	800
Harris, W. & Co.	"	50	5,000	1,500
Humphries, W. N.	Parkhill	10	1,000	100
Hendrick, Michael J.	Belleville	5	500	150
Johnston, J. M. (in trust)	Toronto	10	1,000	200
Johnston, Hugh	Essex	10	1,000	300
Jennings, Bernard	Toronto	5	500	150
Johnson, F. G	Ottawa	15	1,500	
King, S. A.	Kingsville	25	2,500	750
Karn, C. J. W.	Berlin	10	1,000	300
Kearns, S. J	Palmerston	10	1,000	300
Kirkpatrick, M. H.	Copper Cliff	25	2,500	750
Leaver, George	Toronto	10	1,000	300
Lawrence, F. O.	St. Thomas	20	2,000	600
Law, W. H.	Toronto	10	1,000	100
Lovett, H. A.	Truro, N. S.	10	1,000	100
Locke, Churchill	Lockeport, N. S.	10	1,000	300
Lovett, L. A	Halifax	10	1,000	100
Lewis, W.	Mount Forest	10	1,000	300
Lindsay, James, sr.	Chesley	25	2,500	500
McLaren, D. C.	Ottawa	10	1,000	200
McLeod, John	Sudbury	10	1,000	300
McKenna, Arch., jr.	Pictou, N. S	10	1,000	300
McDougall, A., and McQueen, J. D.	"	16	1,000	200
McKenzie, Robt.	Sarnia	20	2,000	600
McDonald, Hugh	E. Nissouri	10	1,000	300
McDonald, Robert	"	10	1,000	300
McKay, John	Thamesford	10	1,000	300
McKercher, W. S.	Wroxeter	10	1,000	300
McEwan, J. R.	Essex	10	1,000	100
McCartnew, Hannah	Picton	20	2,000	200
McEwan, F.	Carleton Place	50	5,000	1,500
McCrae, A. L.	Chicago, Ill.	5	500	150
Mitchell, C. W.	Ottawa	10	1,000	300
Marx, F.	Chatham	20	2,000	200
Mayburry, W. F.	Ottawa	10	1,000	200
Meiklejohn, J.	Harriston	5	500	150
Merritt, N.	Toronto	50	5,000	1,500
Munn, James	St. Thomas	20	2,000	400
Murphy, J. L. (Trustee)	Windsor	10	1,000	100
Mann, F. H.	"	10	1,000	300
Mosley, Fred.	Sidney, C. B	10	1,000	100
Moon, Thomas	Woodstock	20	2,000	600
Medland, W. E.	Toronto	20	2,000	400
Mader, Chas. N.	Mahone Bay, N. S.	10	1,000	300
Magee, J. B. and W.	St. John, N. B.	10	1,000	100
Mulloy, C. W.	Aurora	40	4,000	700
Membery, W. R.	Toronto	20	2,000	600
Murphy, James	Mount Forest	20	2,000	600
Miller, B. B.	Wiarton	10	1,000	300
Miller, Agnes	Brooklyn, N. Y.	10	1,000	300
Moyer, A.	Palmerston	10	1,000	300
Morris, W. D.	Ottawa	20	2,000	400
Morris, Mary A.	"	15	1,500	150
Morris, E. M.	"	15	1,500	150
Nichol, John	Blenheim	10	1,000	300
Niebergall, George	Windsor	10	1,000	200
Naylor, C. E.	Essex	10	1,000	200
Nichol, Robert	Tara	10	1,000	300
Nichols, Otis A.	Rodney	5	500	100
Neff, J. A.	Ingersoll	10	1,000	200
Niebergall, G. E.	Wiarton	10	1,000	300
Pearman, W. M. D.	Halifax, N. B.	10	1,000	300
Pringle, M.	Belleville	5	500	150
Phillips, Mary J., estate	Picton	10	1,000	300
Perkins, W. A.	Windsor	25	2,500	750
Peterson, A.	Toronto	10	1,000	300
Pervis, A. M.	Sydney, C. B.	20	2,000	300
Park, J. M.	Chatham	5	500	150
Park, Arch.	"	5	500	150
Parker, W.	Parkerville	10	1,000	300
Parker, Ida L.	Ottawa	10	1,000	100
Quackenbush, A.	"	10	1,000	200
Rent, R.	Halifax, N. B	10	1,000	145
Reesor, H. B.	Markham	10	1,000	300

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			$	$
Rough, John S.	Hamilton	10	1,000	100
Rennie, W. H.	Truro, N.S.	10	1,000	300
Rutherford, W. A	Toronto	35	3,500	550
Reaume, Josephine	Windsor	5	500	100
Ryan, Lucy E	Chatham	10	1,000	300
Richards, W. G	"	10	1,000	300
Ramsay, J. G.	Toronto	25	2,500	750
Ruttan, J. B.	Wellington	10	1,000	300
Reid, Thomas	Walkerville	20	2,000	600
Rutherford, J. R.	Aurora	20	2,000	600
Ross, Annie	Toronto	10	1,000	100
Scott, D. A.	Halifax, N.S.	50	5,000	1,000
Storey, D	Ottawa	10	1,000	300
Shore, F. A.	"	10	1,000	
Struthers, R. B.	Sudbury	10	1,000	300
Stoneman, M. D.	Yarmouth, N.S.	15	1,500	150
Scott, F. B.	Halifax, N.S.	10	1,000	100
Studd, W. H.	"	10	1,000	300
Smith, Edward F.	"	20	2,000	200
Smith, J. H.	Toronto	10	1,000	300
Snell, John	Belleville	10	1,000	300
Sutherland, W. H.	West Zorra	10	1,000	300
Sketch, Alf.	Port Hope	5	500	150
Shourds, L. R	Wellington	5	500	150
Spencer, D. A	Picton	20	2,000	200
Squires, J. M.	Lindsay	5	500	150
Skinner & Co., Limited	Gananoque	25	2,500	500
Scott, Angus M.	Sarnia	10	1,000	250
Stuart, Thomas	St. Thomas	20	2,000	200
Smith, S. C.	Chatham	10	1,000	200
Sanderson, A. L.	Toronto	20	2,000	400
Scott, Wm.	"	10	1,000	300
Sherrin, Geo. A	Essex	10	1,000	300
Scarff, A. H. & Co.	"	10	1,000	300
Stringer, J. B. & Co.	Chatham	10	1,000	300
Shand, E. D.	Windsor, N.S.	50	5,000	1,000
Soreve, Thomas C.	Dighy, N.S.	10	1,000	100
Smith, H	Toronto	10	1,000	100
Sutcliffe, J.	"	10	1,000	300
Skales, J. T.	Mount Forest	10	1,000	200
Snell, J. A.	Zion City	10	1,000	100
Sutherland, A. I.	Bayside	10	1,000	300
Taylor, Margaret	Rockingham, N.S.	20	2,000	200
Turnbull, J. A.	Halifax, N.S.	10	1,000	300
Torrance, W. B.	Montreal	10	1,000	300
Ternan, G. B.	Halifax	10	1,000	100
Teskey, L.	Toronto	10	1,000	200
Thornton, E. A.	"	10	1,000	150
Tait, Joseph	"	10	1,000	900
Tufts, J. F.	Wolfville, N.S.	30	3,000	1,250
Vickery, E. J.	Yarmouth, N.S.	50	5,000	200
Vanalstine, W. B.	Picton	10	1,000	200
Vanvlack, W. E.	"	10	1,000	150
Wickett, S. R	Toronto	10	1,000	600
White, John	Dartmouth, N.S.	20	2,000	600
Wright, L. A.	Picton	20	2,000	250
Wright, F. W	New Glasgow, N.S.	25	2,500	400
Westington, Thomas P	Welcome P.O.	20	2,000	300
Williams, J. A	Ingersoll	10	1,000	200
Wickett, Thomas	Port Hope	10	1,000	300
Watt, A. C.	Gananoque	10	1,000	100
Woodsworth, Joseph	Toronto	10	1,000	1,500
Whitelaw, Robert	Woodstock	50	5,000	150
Walker, C. M.	Walkerville	5	500	3,000
Wilkinson, W. T	Amherstburg	100	10,000	150
Waterworth, W	Ingersoll	5	500	200
Waterhouse, E. F.	"	10	1,000	100
Williams, P. A	Picton	5	500	150
Widdifield, W. C.	Newmarket	5	500	300
		10	1,000	
		3,375	337,500	*79,295

* Not including sums in transit at 31st December, 1904, or drafts not actually paid at that date.

RECAPITULATION

OF

Assets, Liabilities, Revenue and Expenditure of Joint Stock Fire Insurance Companies.

JOINT STOCK FIRE INSURANCE COMPANIES.

INCOME FOR YEAR ENDING 31st DECEMBER, 1904.

Name of Company.	Gross premiums.	Interest and Dividends.	Rent.	From call on and sale of capital stock.	Re-insurance on losses.	Extra premiums, fees, etc.	Commission.	Re-insurance cancelled.	Other.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Merchants	67,140 09	1,219 43	.....	36,370 00	13,033 47	107 42	1,408 40	.....	.....	119,278 81
Queen City	85,349 82	6,216 26	5,006 15	.....	86,288 05	.....	4,026 68	1,051 59	1,335 30	189,273 85
Traders'	65,221 85	833 73	.....	48,950 00	15,253 51	.....	.....	.....	.....	130,259 09
Total	217,711 76	8,269 42	5,006 15	85,320 00	114,575 03	107 42	5,435 08	1,051 59	1,335 30	438 811 75

EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1904.

Name of Company	Expenses of Management							Losses.	Re-insurance premiums	Rebate.	Dividends.	Expenses on building improvements.	All other expenses.	Total.
	Commission.	Salaries, Directors, and Auditors fees.	Rent and taxes.	Law costs.	Statutory assessment and fees.	All other expenses.	Total expense of management.							
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Merchants'	11,659 10	6,712 64	742 39	207 00	143 25	3,585 59	23,049 97	71,411 70	7,035 24	5,209 71	.....	.....	135 20	106,841 82
Queen City	16,516 50	4,195 60	595 44	.....	117 57	2,834 10	24,258 61	206,366 10	27,401 87	4,011 23	5,000 00	4,092 39	581 91	271,712 11
Traders'	10,772 59	5,306 31	650 00	.....	82 23	3,501 27	20,312 40	77,866 46	5,051 65	6,383 80	1,727 50	.....	1,770 39	113,112 20
Total	38,948 19	16,213 95	1,987 83	207 00	343 05	9,920,96	67,620 98	355,644 26	39,488 76	15,604 74	6,727 50	4,092 39	2,487 50	491,666 13

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31ST DECEMBER, 1904.

Name of Company.	Real Estate.	Bonds, mortgages, and other investments.	Loans on stock.	Interest accrued.	Rents.	Outstanding premiums.	Cash.	Agents' balance.	Capital stock called up, but unpaid.	Re-insurance on losses.	All other.	Total.	Head's plans, office furniture, etc.	Subscribed capital stock uncalled, less paid in advance of call.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Merchants'		41,566 66					8,655 40	9,600 20	13,205 00	1,331 39		74,358 65	2,684 58	332,912 50
Queen City	65,618 94	43,005 00	42,900 00	439 16	129 75		18,760 21	3,287 02				174,140 08	1,039 66	
Traders'		24,152 50					20,872 14	8,012 75	18,050 00		15 73	71,103 12	2,530 59	235,750 00
Total	65,618 94	108,724 16	42,900 00	439 16	129 75		48,287 75	20,899 97	31,255 00	1,331 39	15 73	319,601 85	6,254 83	568,662 50

Government deposits are as follows:—Merchants' Fire Insurance Company, *$45,000; Queen City Fire Insurance Company, $10,000; *Traders' Fire, $25,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Name of Company.	Unpaid losses.	Insurance reserve.	Re-insurance.	Commission.	Borrowed money.	Cancellations.	Other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	Number of policies in force.	Net amount of risks.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Merchants'	4,809 39	47,745 22	1,321 90	1,920 04				55,796 55	99,582 50	13,643	9,837,432 01
Queen City		25,563 11					425 73	25,988 84	100,000 00	6,122	5,179,410 00
Traders	1,500 00	34,385 32	300 00	1,000 00		300 00	5 00	37,490 32	83,700 00	3,987	4,180,101 31
Total	6,309 39	107,693 65	1,621 90	2,920 04		300 00	430 73	119,275 71	283,282 50	23,752	19,196,943 35

* Since Increased.

Cash-Mutual Fire Companies.

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

John Fennell	Berlin, Ont.
Geo. C. H. Lang	Berlin, Ont.
F. Snyder	Berlin, Ont.
L. J. Breithaupt	Berlin, Ont.
G. Pattinson	Preston, Ont.
Frank Turner	Bracondale, Ont.
W. H. Bowlby	Berlin, Ont.
H. L. Janzen	Berlin, Ont.
P. S. Lautenschlager	Berlin, Ont.
S. Merner	Berlin, Ont.
C. Pabst	Hespeler, Ont.
J. E. Seagram, M.P.	Waterloo, Ont.

Officers:

John Fennell, President	Berlin, Ont.
George C. H. Lang, Vice-President	Berlin, Ont.
W. H. Schmalz, Manager and Secretary	Berlin, Ont.

Unassessed premium note capital, $207,716.91; Securities deposited at Provincial Treasury, par value, $25,300.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash value of real estate		$20,550 00
Amount of mortgages on real estate		30,454 00
" debentures		10,000 00
Cash on deposit to Company's credit in Canadian Bank of Commerce, Berlin, current account	$8,573 60	
Cash on deposit. Deposit Receipts ($12,500 deposited with G'v'm't).	17,500 00	
" " Bank of Hamilton, Berlin. Deposit Receipt	5,000 00	
" " Merchants Bank, Berlin, Deposit Receipt	5,000 00	
" " Bank of Nova Scotia	5,000 00	
Cash on hand, head office	485 65	
		41,559 25
Amount unpaid of agents' balances		5,590 78
Amount of short date notes, or due bills, less than one year overdue		58 93
Amount of premium notes in force after deducting all payments thereon and assessments levied		207,716 91
Accrued interest		462 14
Accrued rents		95 00
Office furniture and Goad's plans (not extended)	$5,000 00	
Amount due for re-insurance on losses		19 00
Total assets		$316,506 01

Liabilities.

Amount of re-insurance reserve		$49,092 33
" supposed loss		1,567 17
Total liabilities		$50,659 50

Receipts.

Cash balance as per last statement (not extended)	$86,908 82	
Cash received as fixed payments of 1904		$67,907 40
" additional premiums		862 25
" premiums on cash system		90,745 80
" interest		5,161 12
" transfer fees		258 75
" re-insurance claims		29,189 15
" from investments (not extended)	$64,675 00	
Total receipts		$194,124 47

Expenditure.

Expenses of management:

Amount paid for investigation and adjustment of claims and travelling expenses		$1,443 62
Amount paid for interest on assumed mortgages and rent paid to agents...		724 83
" commission to agents		21,300 50
" statutory assessment and license fee		188 47
" printing, stationery and advertising		1,398 63
" salaries, directors' and auditors' fees		10,312 00
" postage, telegrams and express, etc.		1,366 71
" fuel, light and water		288 86
" taxes, (municipal and government)		987 08
" law costs		197 89
" Goad's plans		581 10
" care of office		180 00
" repairs to building, furniture, etc.		536 08
" other expenses		175 00
Expenses of management		$39,680 77

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	$1,219 48	
" " " during 1904	141,825 53	
		143,045 01
" re-insurance		27,687 77
" rebate, abatement and returned premiums		10,157 98
Total expenditure		$220,571 53

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years.	Total.
Mutual		$4,662,039 71	$4,662,039 71
Cash	$3,228,581 13	8,809,065 97	12,037,647 10
Total	$3,228,581 13	$13,471,105 68	$16,699,686 81
Re-insured.			
Cash	1,944,894 81		1,944,894 81
Net risks carried by Company, 31st December, 1904	$1,283,686 32	$13,471,105 68	$14,754,792 00

Movement in Risks.

System of Insurance.	Number.	Amount.
Fire Risks.—Mutual System.		
Policies in force 31st December, 1903	3,269	$4,497,162 62
Policies new and renewed during 1904	1,361	1,929,826 66
Gross number during 1904	4,630	6,426,989 28
Less expired and cancelled in 1904	1,347	1,764,949 57
Net risks in force on mutual system, 31st December, 1904	3,283	$4,662,039 71
Fire Risks.—Cash System.		
Policies in force 31st December, 1903	12,940	$12,264,696 51
Policies new and renewed during 1904	5,800	5,651,401 18
Gross number during 1904	18,740	17,916,097 69
Less expired and cancelled in 1904	5,735	5,878,450 59
Net risks in force on cash system, 31st December, 1904	13,005	$12,037,647 10

Business Transacted

General Fire Insurance.

Premium Notes or Undertakings.

On Policies in force 31st December, 1904.

	Three years
Amount of face of all premium notes held by Company, and legally liable to assessment	$325,252 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	207,716 97
Amount of premium notes received during the year 1904	135,675 1[illegible]
Payments on premium notes of 1904, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1904	27,047 1[illegible]
(b) Notes for fixed payments unpaid at 31st December, 1904	58 9[illegible]

FIRE INSURANCE EXCHANGE CORPORATION.

Stock and Mutual.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Frederick Wyld	Toronto, Ont.
J. F. Eby	Toronto, Ont.
S. F. McKinnon	Toronto, Ont.
Hugh Scott	Toronto, Ont.
A. Darling	Toronto, Ont.
R. W. Elliott	Toronto, Ont.
W. B. Hamilton	Toronto, Ont.
J. L. Spink	Toronto, Ont.
Thomas Walmsley	Toronto, Ont.

Officers:

Frederick Wyld, President	Toronto, Ont.
R. W. Elliott, Vice-President	Toronto, Ont.
Hugh Scott, Managing Director	Toronto, Ont.

Authorized capital stock	$250,000 00
Subscribed	145,500 00
Paid up	101,850 00
Securities deposited in Treasury of Ontario	10,000 00
Unassessed premium note capital	8,171 38

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Call loan shares		$20,550 00
Cash on hand at head office		3,052 73
Cash in Standard Bank, Toronto		3,794 48
Cash on deposit in Canada Permanent Mortgage Corporation (Government Deposit)		10,000 00
Interest		200 00
Undertakings, unassessed amount	$8,171 38	
Less residue of premium notes given for re-insurance	255 71	
		7,915 67
Bills receivable		2,300 00
Cash in agents' hands		2,667 72
Road's plans (not extended)	$1,019 68	
Total assets		$50,480 60
Subscribed capital stock uncalled		$43,650 00

Liabilities.

Unearned premiums, being 50 per cent. of gross premiums, less amount paid for re-insurance		$11,642 70
All other		42 17
Total liabilities to public		$11,684 87
Liabilities to shareholders:		
Paid up stock		$101,850 00

Receipts.

Cash balance as per last statement (not extended)	$4,131 54	
Cash received for fixed payments, 1904		$9,297 38
" premiums on cash system		24,776 24
" interest		1,243 59
" re-insurance on losses		12,042 99
" repaid call loans, etc. (not extended)	$34,517 14	
" salvage		231 12
" calls on stock		82,700 00
" bills receivable		2,300 00
Total		$132,591 32

Expenditure.

Cash paid for law costs		$80 00
" commission to agents		4,388 80
" investigation and adjustment of claims		332 75
" statutory assessment and license fee		52 00
" rent and taxes		389 99
" salaries, directors' and auditors' fees		2,783 99
" printing, stationery and advertising		259 09
" postage and telegrams		90 34
" vote to president		250 00
" Goad's plans		135 33
Total expenses of management		$8,762 09

Miscellaneous Payments:

Cash paid for losses which occurred during 1904		107,149 2
" re-insurance premiums		1,848 8
" rebate		2,238 0
" dividends		1,455 0
" investments (not extended)	$43,800 32	
" charges		88 9
Total		$121,542

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years.	Total.
Mutual	$457,978 00	.....	457,978 00
Cash	1,444,043 09	555,503 68	1,999,546 77
Total	$1,902,021 09	$555,503 68	$2,457,524 77
Re-insurance.			
Mutual	19,500 00	.....	19,500 00
Cash	137,561 30	3,000 00	140,561 30
Total	$157,061 30	$3,000 00	$160,061 30
Net risks carried by Company 31st December, 1904	$1,744,959 79	$552,503 68	$2,297,463 47

Movement in Risks.

System of Insurance—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	114	$472,217 50
Policies new and renewed during 1904	188	489,169 00
Gross number during 1904	302	961,386 50
Less expired and cancelled in 1904	203	503,408 50
Net risks in force on mutual system 31st December, 1904	99	$457,978 00

Cash System.

	Number	Amount.
Policies in force 31st December, 1903	777	$1,785,310 19
Policies new and renewed during 1904	876	1,918,359 04
Gross number during 1904	1,653	3,703,669 23
Less expired and cancelled in 1904	866	1,704,122 46
Net risks in force on cash system 31st December, 1904	787	$1,999,546 77

Business Transacted:

General Fire Insurance.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	One year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$16,342 76
Amount of all premium notes, after deducting all payments thereon and assessments levied	8,171 38
Amount of premium notes received during the year 1904	16,848 26

Payments on the premium notes of 1904, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1904	8,424	13
Amount of premium notes given by Company for re-insurance	511	42
Less paid thereon	255	71
Residue of premium notes given by Company for re-insurance	255	71

Calls on Capital Stock.

Number of calls made, 3. Respective dates, 16th March, 1896; 25th April, 1904; 30th May, 1904. Rate, 10, 20 and 40 per cent. respectively.

List of Shareholders.

Names.	Address.	No. of shares.	Amount of subscribed stock.	Amount paid up.
			$	$
Allen, W. A.	Ottawa	15	1,500	1,050
Bate, H. N.	"	10	1,000	700
Brock, W. R.	Toronto	50	5,000	3,500
Blain, H.	"	50	5,000	3,500
Brennan, J. C.	Ottawa	10	1,000	700
Darling, A.	Toronto	50	5,000	3,500
Dunnett., Mrs. Jessie	"	50	5,000	3,500
Devlin, R. J.	Ottawa	15	1,500	1,050
Elliot, R. W.	Toronto	50	5,000	3,500
Eby, Joseph F.	"	50	5,000	3,500
Elliot, W. S.	"	10	1,000	700
Elliot, C. J.	"	10	1,000	700
Gurney, E.	"	50	5,000	3,500
Gage, W. J.	"	25	2,500	1,750
Garland, John	Ottawa	10	1,000	700
Howland, H. S., Sons & Co., Limited	Toronto	50	5,000	3,500
Hallam, John (estate)	"	50	5,000	3,500
Hedley, James (in trust)	"	25	2,500	1,750
Hamilton, W. B.	"	25	2,500	1,750
Hobson, M. Martin	"	50	5,000	3,500
Hobson, Mary A.	Hamilton	10	1,000	700
Irving, A. S.	Toronto	50	5,000	3,500
Ince, Wm.	"	10	1,000	700
McKinnon, S. F.	"	50	5,000	3,500
MacKay, D.	"	25	2,500	1,750
Ogilvie, Sarah L.	Montreal	25	2,500	1,750
Olmsted, Edith H	Hamilton	10	1,000	700
Patterson, R. L.	Toronto	50	5,000	3,500
Phillips, F. J.	"	50	5,000	3,500
Rogers, E.	"	50	5,000	3,500
Roaf, Frances C.	"	10	1,000	700
Stayner, T. S. (estate)	"	50	5,000	3,500
Spink, J. L.	"	25	2,500	1,750
Scott, J. G.	"	50	5,000	3,500
Scott, M. E.	"	10	1,000	700
Stayner, H. R.	"	10	1,000	700
Scott, H.	"	60	6,000	4,200
Wyld, Frederick	"	50	5,000	3,500
Waldie, John	"	50	5,000	3,500
Wilson, W.	"	50	5,000	3,500
Wood, Wm. A.	Hamilton	10	1,000	700
Wood, Geo. Duncan	Winnipeg	10	1,000	700
Wood, Hon. S. C.	Toronto	35	3,500	2,450
Walmsley, Thomas	"	50	5,000	3,500
Total		1,455	145,500	101,850

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Hon. James Young	Galt, Ont.
R. S. Strong	Galt, Ont.
Hugh Cant	Galt, Ont.
John Goldie	Ayr, Ont.
Hugh McCulloch	Galt, Ont.
Robert Scott	Galt, Ont.
James Goldie	Guelph, Ont.
C. R. H. Warnock	Galt, Ont.
W. K. McNaught	Toronto, Ont.

Officers:

Hon. James Young, President	Galt, Ont.
Hugh McCulloch, Vice-President	Galt, Ont.
R. S. Strong, Managing Director	Galt, Ont.

Unassessed premium note capital, $204,875.

Securities deposited in Treasury of Ontario, par value, $20,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash value of real estate		$31,835 40
Loans secured by mortgages		61,336 66
Debentures		193,337 69
Actual cash on hand at head office	$1,813 68	
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks:		
Merchants' Bank, agency at Galt	253 13	
Bank of Commerce, agency at Galt	189 11	
Imperial Bank, agency at Galt	121 69	
		2,377 61
Cash in agents' hands		1,145 53
Amount of premium notes in force after deducting all payments thereon and assessments levied		204,875 00
Amount of interest accrued		3,325 25
Office furniture, etc. (not extended)	$2,960 36	
Total assets		$498,233 14

Liabilities.

Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1904		$57,701 58
Amount of supposed losses		25 00
" borrowed money		8,242 54
" bonus to agents		2,577 50
Total liabilities		$68,546 62

Receipts.

Cash balance as per last statement (not extended)	$39,641 45	
Cash received as fixed payments of 1904		$68,755 36
" " " for years prior to 1904		377 00
" premiums on cash system		64,294 76
" interest		11,396 25
" rents		1,180 02
" re-insurance claims		3,160 28
" transfer fees		377 40
" refund of claim paid in 1903		15 00
" from mortgage investments (not extended)	$10,878 57	
Total receipts		$149,556 07

Expenditure.

Expenses of Management:		
Amount paid for commission and bonus to agents		$22,044 47
" interest		914 45
" fuel and light		319 12
" statutory assessment and license fee		187 21
" printing, stationery and advertising		1,076 83
" taxes (municipal and Provincial) and insurance		949 21
" salaries, directors' and auditors' fees		11,051 46
" travelling expenses		433 65
" postage, telegrams and express		1,077 75
" investigation of claims		534 15
" caretaker		208 00
" incidentals		1,858 39
" repairs		163 85
Expenses of management		$40,818 49
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$1,950 00	
" " " during 1904	112,580 60	
		114,530 60
" re-insurance premiums		9,969 35
" rebate, abatement and returned premiums		3,469 50
" refund to members		11,733 00
" investments (not extended)	$24,815 56	
" office furniture		472 60
Total expenditure		$180,993 69

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years.	Total.
Mutual	.....	$4,583,404	$4,583,404
Cash	$2,026,539	10,427,000	12,453,539
Total	$2,026,539	$15,010,404	$17,036,943
Re-insured.			
Mutual	.....	.....	.....
Cash	145,630	632,112	777,742
Net risks carried by Company 31st December, 1904	$1,880,909	$14,378,292	$16,259,201

Movement in Risks.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1903	3,053	$4,557,388
Policies new and renewed during 1904	1,112	1,732,476
Gross number during 1904	4,165	6,289,864
Less expired and cancelled in 1904	1,272	1,706,460
Net risks in force on mutual system, 31st December, 1904	2,893	$4,583,404
Cash System.		
Policies in force 31st December, 1903	9,892	$12,075,005
Policies new and renewed during 1904	3,747	4,886,909
Gross number during 1904	13,639	16,961,914
Less expired and cancelled in 1904	3,702	4,508,375
Net risks in force on cash system 31st December, 1904	9,937	$12,453,539

Business Transacted:

General Fire Insurance.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$333,793 00
Amount of premium notes, after deducting all payments thereon and assessments levied	204,875 00
Amount of premium notes received during the year 1904	128,061 00
Payment on premium notes of 1904, including all sums credited on said premium notes:	
Paid up to 31st December, 1904	25,540 95

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Larratt W. Smith, D.C.L.	Toronto, Ont.
J. D. Chipman	St. Stephen, N.B.
Thomas Flynn	Toronto, Ont.
Hugh Scott	Toronto, Ont.
Hon. Justice Maclennan	Toronto, Ont.
Thomas Walmsley	Toronto, Ont.

Officers:

Larratt W. Smith, D.C.L., President	Toronto, Ont.
Hugh Scott, Vice-President	Toronto, Ont.
Hugh Scott, Manager and Secretary	Toronto, Ont.
Joseph Walmsley, Assistant Secretary	Toronto, Ont.

By Act 42 Vic. cap 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and to do business on the Cash System.

Authorized Stock Capital	$500,000 00
Subscribed Stock Capital	100,000 00
Paid up in Cash	50,000 00
Stock uncalled	50,000 00
Securities deposited in the Treasury of Ontario	10,000 00
Unassessed premium note capital	16,977 06

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Mortgages on real estate	$14,686 33	
Shares owned	250 00	
		$14,936 33
Cash on hand, head office	$1,123 08	
Cash on deposit to Company's credit in Ontario Bank, Toronto	1,074 82	
		$2,197 90
Cash in agents' hands		3,788 42
Premium notes in force after deducting all payments thereon and assessments levied	$16,977 06	
Less residue of premium notes given for re-insurance	7,187 78	
		$9,789 28
Interest accrued		423 44
Suspense account		2 33
Bills receivable		940 00
Goad's plans (not extended)	$1,019 51	
Total		$32,077 70
Subscribed capital uncalled		$50,000 00

Liabilities.

Re-insurance reserve, being 50 per cent. of gross premiums, less amount paid for re-insurance	$10,683 89
Total liabilities	$10,683 89
Paid up capital stock	$50,000 00

Cash Receipts.

Cash balance as per last statement (not extended)	$10,560 89	
Cash received as fixed payments of 1904		$16,856 20
" for premiums on cash system		61,017 87
" for interest		1,648 77
" for plate glass insurance		4,547 68
" re-insurance on losses		85,027 47
" calls on stock		29,060 00
" salvage		45 65
" call loans repaid (not extended)	$57,578 00	
Total		$198,203 64

Expenditure.

Cash paid for statutory assessment, license fees		$93 05
" printing, stationery and advertising		454 62
" salaries, directors' and auditors' fees		1,975 00
" investigation and adjustment of claims		1,571 88
" postage, telegrams and express, etc.		208 50
" agents' commission		11,929 05
" rent and taxes		584 07
Total expenses of management		$16,816 17
Miscellaneous Payments:		
Cash paid for losses which occurred during 1904	$201,818 29	
" plate glass	1,904 16	
		203,722 45
" re-insurance		29,082 28
" rebate, abatement and returned premiums		5,415 06
" dividends		2,000 00
" Goad's plans, revisions		107 95
" investments (not extended)	$6,700 00	
" other purposes		300 63
Total expenditure		$257,444 54

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years.	Total.
Mutual	$969,364 00	.....	$969,364 00
Cash	3,226,252 66	1,419,991 47	4,646,244 13
Total	$4,195,616 66	$1,419,991 47	$5,615,608 13

Re-insurance.			
Mutual	$465,487 00	.....	$465,487 00
Cash	1,349,072 89	85,757 00	1,434,829 89
Total	$1,814,559 89	$85,757 00	$1,900,316 89
Net risks carried by Company, 31st December, 1904	$2,381,056 77	$1,334,234 47	$3,715,291 24

MOVEMENT IN RISKS.

Fire Risks—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	204	$853,237 21
Policies new and renewed during 1904	253	1,003,964 00
Gross number during 1904	457	$1,857,201 21
Less expired and cancelled in 1904	239	887,837 21
Net risks in force on mutual system 31st December, 1904	218	$969,364 00

Fire Risks—Cash System.

	Number.	Amount.
Policies in force 31st December, 1903	2,077	$4,354,744 59
Policies new and renewed during 1904	1,804	4,544,031 53
Gross number during 1904	3,881	$8,898,776 12
Less expired and cancelled in 1904	1,776	4,252,531 99
Net risks in force on cash system 31st December, 1904	2,105	$4,646,244 13

Plate Glass Risks.

Policies in force 31st December, 1903	695	$231,664 56
Policies new and renewed during 1904	290	54,572 16
Gross number during 1904	985	$286,236 72
Less expired and cancelled in 1904	260	48,623 88
Net risks in force 31st December, 1904	725	$237,612 84

BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$33,954 12
Amount of all premium notes, after deducting all payments thereon and assessments levied	16,977 06

Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.:

Cash paid up to 31st December, 1904	17,616 65
Amount of premium notes given by Company for re-insurance	14,375 56
Less payments thereon	7,187 78
Residue of premium notes given for re-insurance	7,187 78

Calls on Capital Stock.

Number of calls made, 2. Respective dates, 12th May, 1879, and 28th May, 1904, Rate, 20 per cent. and 30 per cent. respectively.

List of Shareholders.

Name.	Residence.	No. of Shares.	Amount Subscribed.	Amount paid up in cash.
Chipman, John D., in trust	St. Stephens, N. B.	50	$5,000	$2,500
Coffee & Co.	Toronto	50	5,000	2,500
Davis, Wm.	"	50	5,000	2,500
Dingle, F. E.	"	42	4,200	2,100
Dixon, B. Homer, estate	"	50	5,000	2,500
Elliott, C. J.	"	25	2,500	1,250
Gzowski, Sir C. S., A. D. C., estate of	"	50	5,000	2,500
Macpherson, Sir D. L., estate of	"	50	5,000	2,500
Maclennan, Hon. Justice	"	50	5,000	2,500
Maclennan, E. M.	"	25	2,500	1,250
Smith, Prof. Goldwin	"	50	5,000	2,500
Smith, Larratt W., D. C. L.	"	50	5,000	2,500
Smith, W. H.	London	10	1,000	500
Smith, A. L., Ex. late C. R. Smith	"	10	1,000	500
Smith, W. H., Admr. late L. J. Smith	"	10	1,000	500
Smith, W. H. } Tsts. for Mary C. Hammond, F. J. } Taylor	"	10	1,000	500
Smith, W. H. } Tsts for Fanny Hammond, F. J. } W. Rowley	"	10	1,000	500
Strathcona, Lord	Montreal	50	5,000	2,500
Smith, W. H., Manager in trust	Toronto	50	5,000	2,500
Scott, M. E.	"	25	2,500	1,250
Scott, James	"	25	2,500	1,250
Scott, Robert	"	25	2,500	1,250
Scott, R., and Bull, B. E., in trust	"	25	2,500	1,250
Scott, R., and Scott, J., in trust	"	25	2,500	1,250
Smith, Rev. Lennox Ingal	Quebec	50	5,000	2,500
Scott & Walmsley	Toronto	133	13,300	6,650
			100,000	50,000

THE METROPOLITAN FIRE INSURANCE COMPANY,

CASH MUTUAL AND STOCK.

(Formerly named The Berlin Mutual Fire Insurance Company.)

HEAD OFFICE, TORONTO.

Commenced business 3rd November, 1898.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

D. Hibner	Berlin, Ont.
W. Vandusen	Toronto Junction, Ont.
W. J. Stark	Stouffville, "
H. E. Irwin	Toronto, "
W. G. Brown	Toronto, "
C. C. Van Norman	Toronto, "
W. H. Shapley	Toronto, "
A. Taylor	Galt, "
A. Burritt	Mitchell, "
James Terrance, M.P.P.	Milverton, "
David Carlyle	Toronto, "
F. Clement Brown	Toronto, "

Officers:

D. Hibner, President	Berlin, Ont.
W. H. Shapley, Vice-President	Toronto, Ont.
F. Clement Brown, Managing Director and Secretary	Toronto, Ont.

Authorized capital stock	$500,000 00
Subscribed	141,400 00
Paid up	16,968 00
Unassessed premium note capital	40,833 48
Deposited in the Provincial Treasury	*14,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office	$1,558 78	
Cash in Sovereign Bank, Toronto (Capital account)	682 25	
Cash in Sovereign Bank, Toronto (Stock Prem. account)	11 04	
Cash in Sovereign Bank, Toronto, deposit receipts, (Government deposit)	14,000 00	
Cash in Dominion Bank, Toronto, and National Park Bank, New York City	5,078 88	
		$21,330 9
Cash in agents' hands acknowledged by them to be due and considered good		13,153 3
Amount of premium notes in force after deducting all payments and assessments levied		40,833 4
Amount due for reinsurance on losses		490 0
Office furniture, etc. (not extended)	$1,016 26	
Total assets		$75,807 7
Uncalled subscribed capital stock		$124,432 0

*Since increased to $15,000.

Liabilities.

mount of adjusted loss	$5.372 56
mount supposed loss	1,830 07
mount required to reinsure all outstanding risks taken on cash system being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1904	42,854 67
ommission and bonuses	1,710 00
irectors' fees	625 25
eturn premiums	703 00
nclaimed dividends	1 98
mount of borrowed money	3,567 70
einsurances unpaid	1,046 00
undry accounts unpaid	41 34
Total liabilities	$57,752 57
mount of paid-up capital stock	$16,968 00

Receipts.

ash balance as per last statement (not extended)	$33,415 14	
ash received as fixed payments of 1904		$12,364 54
" as fixed payments of prior years		823 70
" for interest		812 72
" as premiums on cash system		98,259 01
" as re-insurance on fire losses		11,726 06
" as borrowed money		3,567 70
" as endorsements		97 07
Total receipts		$127,650 80

Expenditure.

Expenses of Management:

mount paid for investigation and adjustment of claims	$374 28
" interest	264 80
" law costs	129 21
" statutory assessment and license fee	78 12
" commission to agents	18,476 27
" fuel and light	59 26
" printing, stationery and advertising	1,244 45
" salaries, directors' and auditors' fees	7,545 03
" postage, telegrams, express and telephone	826 48
" travelling expenses	948 98
" rent and taxes	869 50
" office furniture	156 58
" discount and exchange	47 25
" special bonus to agents	224 47
" commercial agency	50 00
" other expenses	731 53
Total expenses of management	$32,026 21

Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$5,618 98	
Cash paid for losses which occurred during 1904	68,713 69	
		74,332 6
Cash paid for re-insurance		12,758 7
" for rebate		19,599 2
" for dividend to shareholders		1,018 0
Total expenditure		$139,734 9

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

Mutual System	One year or less.	Three years.	Total.
Mutual		$918,325 50	$918,325 5
Cash in Canada	$2,910,446 02	2,451,390 63	5,361,836 6
Cash in United States	1,197,310 88		1,197,310 8
Total at risk	$4,107,756 90	$3,369,716 13	$7,477,473 0
Re-insured mutual system		$213,740 00	$213,740 0
Re-insured cash system	$633,261 00	94,155 00	727,416 0
Total re-insurance	$633,261 00	$307,895 00	$941,156 0
Net risks at 31st December, 1904	$3,474,495 90	$3,061,821 13	$6,536,317 0

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	654	$776,617 5
Policies new and renewed during 1904	328	447,500 0
Gross number during 1904	982	$1,224,117 5
Less expired and cancelled in 1904	315	305,792 0
Net risks in force on mutual system, 31st December, 1904	667	$918,325 5

Cash System.

	Number.	Amount.
Policies in force 31st December, 1903	5,390	$4,670,339 8
Policies taken during 1904	5,696	6,430,207 3
Gross number during 1904	11,086	$11,100,547 1
Less expired and cancelled in 1904	4,517	4,541,399 5
Net risks in force on cash system, 31st December, 1904	6,569	$6,559,147 5

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES ON UNDERTAKINGS.

On Policies in force 31st December, 1904.

	Three year risks.
ount of face of all premium notes held by Company and legally liable to assessment	$60,894 56
ount of all premium notes, after deducting all payments thereon and assessments levied	40,833 48
ount of premium notes received during the year 1904	33,286 87
h paid up to 31st December, 1904	13,188 24

CALLS ON CAPITAL STOCK.

Number of calls made, one. Date, at subscription. Rate, 12 per cent.

List of Shareholders.

Name	Address.	No. of shares.	Amount subscribed.	Amo paid
			$ c.	$
Armitage, S. W	Schomberg	1	100 00	
Brown, F. C.	Toronto	80	8,000 00	
Burritt, & Co., A.	Mitchell	50	5000. 00	
Brown, W. G.	Toronto	21	2,100 00	
Brown, Margaret	Toronto	10	1,000 00	
Baldwin, Geo. L.	Aurora	10	1,000 00	
Bruce, Edward W.	Toronto	10	1,000 00	
Burkholder, Jacob	Stouffville	10	1,000 00	
Burkholder, Samuel	Stouffville	10	1,000 00	
Bain, Donald	Toronto	2	200 00	
Begg, Herbert	Toronto	1	100 00	
Brown, S. K.	East Toronto	1	100 00	
Brown, Eliza J.	East Toronto	1	100 00	
Brown, Arthur K.	Hamilton	1	100 00	
Bright, W. D.	Seaforth	5	500 00	
Cornell, Dr. E. P.	Berlin	10	1,000 00	
Carlyle, David	Toronto	15	1,500 00	
Coutts, Richard D.	Georgetown	5	500 00	
Carson, Samuel	Meaford	10	1,000 00	
Carlyle, Isabel	Toronto	1	100 00	
Crow & Arnold	Ridgeville	1	100 00	
Courtice, A. C.	Toronto	1	100 00	
Courtice, Ada M.	Toronto	1	100 00	
Chapman, W. A.	Toronto	1	100 00	
Carro I. Ellen	Toronto	1	100 00	
Curran, W. S. C.	Gravenhurst	2	200 00	
Denoon, George	Toronto	1	100 00	
Doxsee, Mrs. W. Morley	Perth	1	100 00	
Eden, John R.	Berlin	5	500 00	
Ego, Dr. Angus	Markdale	20	2,000 00	
Forrester, A. (Executors	Mitchell	50	5,000 00	
Grant, James	Chesley	5	500 00	
Goverlock, Wm.	Seaforth	1	100 00	
Hibner, D.	Berlin	80	8,000 00	
Halliday, M. A.	Chesley	10	1,000 00	
Henry, Samuel	Kincardine	10	1,000 00	
Hill, Solomon	Markdale	10	1,000 00	
Hasenpflug, Conrad	Milverton	40	4,000 00	
Irwin, H. E.	Toronto	10	1,000 00	
Irwin, Minnie S.	Weston	1	100 00	
Irwin, Mabel Carr	Toronto	1	100 00	
Irwin, Margaret	Toronto	1	100 00	
Jay, Charles H.	Meaford	5	500 00	
Lowden, R. W.	Toronto	1	100 00	
Meyers, J. W.	Listowel	20	2,000 00	
Malcolm, Rev. Jas.	Teeswater	20	2,000 00	
Mickle, Chas. J.	Chesley	10	1,000 00	
Mevins, Herman	Buffalo	20	2,000 00	
McLean, Dr. P. D.	Woodbridge	20	2,000 00	
McFall, A. A.	Bolton	10	1,000 00	
McArthur, Alex.	Seaforth	155	15,500 00	1
McCulloch, O. D.	Toronto	1	100 00	
McKercher, H. S.	Wroxeter	1	100 00	
Nicholls, Hesse	Richmond Hill	5	500 00	
Orr, Alexander	Fordwich	1	100 00	
Pearse, C. J.	Port Perry	3	300 00	
Poole, W. A.	Toronto	1	100 00	
Poole, Rebecca, Mrs.	Toronto	1	100 00	
Renfrew, Walter C.	Stouffville	15	1,500 00	
Reddaway, Arthur (Executors)	Stratford	20	2,000 00	
Richards, John	Picton	1	100 00	
Ritchie, W. W.	Toronto	1	100 00	
Simpson, William	Berlin	10	1,000 00	
Stark, W. J.	Stouffville	40	4,000 00	
schafer, H. M.	Milverton	37	3,700 00	
Smith, John	Tillsonburg	5	500 00	
Smith, Dr. A. D.	Mitchell	10	1,000 00	
Stewart, Dr. R. L.	Bolton	10	1,000 00	
Snider, Annie	Woodbridge	10	1,000 00	
Stevens, Reuben	Stouffville	50	5,000 00	
Shapley, W. H.	Toronto	91	9,100 00	1
Scholey, Chas.	Toronto	1	100 00	
Taylor, Alfred	Galt	50	5,000 00	
Torrance, Jas.	Milverton	20	2,000 00	
Trueman, Elizabeth	Stouffville	10	1,000 00	
Tudhope, R. E. J.	Toronto	25	2,500 00	
Trow, Jas. & T. (Executors)	Milverton	85	8,500 00	1
Tudhope, W. R.	Toronto	1	100 00	
Vandusen, W.	Toronto Junction	50	5,000 00	
Vandusen, J. H.	Tara	10	1,000 00	
Van Norman, C. C.	Toronto	50	5,000 00	
Williamson, Thos.	Stouffville	25	2,500 00	
Williams, H.	Toronto	1	100 00	
Young, W. L.	Markdale	5	500 00	
		1,414	141,400 00	16

INDEPENDENT CASH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced Business 23rd March, 1904.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Charles C. VanNorman	Toronto, Ont.
David Carlyle	Toronto, Ont.
Wm. Greenwood Brown	Toronto, Ont.
Daniel Hibner	Berlin, Ont.
W. J. Stark	Stouffville, Ont.
Wm. Hendrie, Jr.	Hamilton, Ont.
Stephen Noxon	Ingersoll, Ont.
Thomas Crawford, M.P.P.	Toronto, Ont.
H. E. Irwin	Toronto, Ont.
A. Burritt	Mitchell, Ont.
John Richards	Toronto, Ont.
Edward Morgan	Toronto, Ont.

Officers:

Charles C. VanNorman, President	Toronto, Ont.
Stephen Noxon, 1st Vice-President	Toronto, Ont.
David Carlyle, 2nd Vice-President	Toronto, Ont.
Stephen Noxon, Secretary	Toronto, Ont.

orized capital stock	$500,000 00
ribed capital	125,000 00
up capital	12,500 00
sessed premium note capital	4,598 47
sit at Provincial Treasury	*10,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

on hand at head office	$108 95	
in Sovereign Bank, Toronto, deposit receipt (Government deposit)	10,000 00	
in Sovereign Bank, Toronto, (current account)	3,542 15	
in Dominion Bank, Toronto, and National Park Bank, New York	3,487 67	
		$17,138 77
in agents' hands acknowledged by them to be due and considered good		6,803 11
unt of premium notes in force after deducting all payments thereon and assessments levied		4,598 47
" office furniture and safe (not extended)	$348 28	
Total assets		$28,540 35
lled subscribed capital stock		$175,500 00

*Since increased to $11,000.

Liabilities.

Amount of supposed or reported losses	$1,743
" required to reinsure all outstanding risks taken on the cash system being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1904	16,315
" of commission on outstanding premiums	1,749
" of auditors' and directors' fees	364
" of salaries	1,666
" of re-insurance premiums due	264
" of rebates due	195
" of dividend No. 1, payable February 15th, 1905	375
Total liabilities	$22,673
Paid up capital stock	$12,500

Receipts.

Cash received as fixed payments due in 1904	$1,164
" for premiums on the cash system	39,606
" for interest	302
" for payments of calls on capital stock	12,500
" for re-insurance on losses	545
Total receipts	$54,119

Expenditure.

Expenses of Management:

Cash paid for commissions, bonus and salary	$6,705
" investigation and adjustment of claims	156
" license fee	25
" travelling expenses	203
" rent and taxes	225
" salaries, directors' and auditors'	2,420
" printing, stationery and advertising	896
" postage, telegrams and express	159
" insurance of office furniture	9
" guarantee bonds	36
" office furniture	348
" repairs to office	15
Total expenses of management	$11,200

(b) Miscellaneous payments:

Cash paid for losses which occurred during 1904	$13,101
" re-insurance	3,078
" rebates	7,949
" organization expenses	1,650
Total expenditure	$36,980

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years.	Total.
Mutual		$81,460	$81,460
Cash (in Canada)	$1,241,324	237,311	1,478,635
" (in United States)	696,625		696,625
Total	$1,937,949	$318,771	$2,256,720
Re-insured.			
Cash	188,901	13,300	202,201
Net risks carried by Company, 31st December, 1901	$1,749,048	$305,471	$2,054,519

Movement in Risks.

System of Insurance.	Number.	Amount.
Fire Risks—Mutual System.		
Policies new and renewed during 1904	79	$85,460
Gross number during 1904	79	85,460
Less expired and cancelled in 1904	3	4,000
Net risks in force on mutual system, 31st December, 1904	76	$81,460
Fire Risks—Cash System.		
Policies new and renewed during 1904	4,078	$2,858,996
Gross number during 1904	4,078	2,858,996
Less expired and cancelled in 1904	475	683,736
Net risks in force on cash system, 31st December, 1904	3,603	$2,175,260

Businesss Transacted:

General Fire Insurance.

Premium Notes on Undertakings

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$5,761 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	4,538 47
Amount of premium notes received during the year 1904	6,196 40
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,164 48

List of Shareholders.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$
Armstrong, P. B.	New York, N.Y.	100	10,000	1,000
Brown, F. Clement.	Toronto, Ont.	25	2,500	250
Brown, W. Greenwood.	" "	100	10,000	1,000
Burritt, A.	Mitchell, "	50	5,000	500
Carlyle, David	Toronto, "	25	2,500	250
Crawford, Thomas	" "	50	5,000	500
Gray, Wm. M.	" "	70	7,000	700
Givens, D. A.	Kingston, "	10	1,000	100
Hendrie, Wm., Jr.	Hamilton, "	30	3,000	300
Hibner, D.	Berlin, "	100	10,000	1,000
Irwin, H. E.	Toronto, "	95	9,500	950
Irwin, Dr. E. F.	Weston, "	100	10,000	1,000
Livingstone, D.	Toronto, "	5	500	50
McIntosh, J.	" "	10	1,000	100
McIntosh, W.	" "	10	1,000	100
Morgan, Judge E.	" "	50	5,000	500
Noxon, Stephen.	Ingersoll, "	100	10,000	1,000
Parker, Lewis	Toronto, "	5	500	50
Richards, John	" "	50	5,000	500
Stark, W. J.	Stouffville, "	50	5,000	500
Taylor, Alfred.	Galt, "	30	3,000	300
VanDusen, W.	Toronto Junction, Ont.	10	1,000	100
Van Norman, Charles C.	Toronto, Ont.	50	5,000	500
Van Norman, Harold R.	" "	30	3,000	300
Van Norman, Karl H.	" "	20	2,000	200
Watts, Chas. B.	" "	25	2,500	250
Wilgar, J. Clarence.	" "	50	5,000	500
	Totals.	1,250	125,000	12,500

THE MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

James Goldie	Guelph, Ont.
Hugh Scott	Toronto, Ont.
R. Northcote	Toronto, Ont.
Wm. Bell	Guelph, Ont.
J. L. Spiuk	Toronto, Ont.
Thomas Walmsley	Toronto, Ont.
A. Watts	Brantford, Ont.
Hugh McCulloch	Galt, Ont.
Geo. Gillies	Swansea, Ont.

Officers:

James Goldie, President	Guelph, Ont.
J. L. Spink, Vice-President	Toronto, Ont.
Hugh Scott, Managing Director and Secretary	Toronto, Ont.
Thomas Walmsley, Treasurer	Toronto, Ont.

thorized capital stock	$500,000 00
bscribed capital stock	125,000 00
id up in cash	25,000 00
pital stock uncalled	100,000 00
urities deposited at Provincial Treasury	10,000 00
assessed premium note capital	38,421 32

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

l loans on stock		$500 00
rtgages		8,000 00
ures Bell Telephone Co., Limited		18,974 50
h on deposit in Traders' Bank, Toronto	$639 72	
" Canada Permanent Mortgage Corporation (Government deposit)	10,000 00	
h on deposit in Canada Permanent Mortgage Corporation, interest	200 00	
		10,839 72
lertakings, unassessed amount	$38,421 32	
s residue of premium notes given for re-insurance	15,316 38	
		23,104 94
e equipment (not extended)	$1,098 06	
rest		595 80
ount unpaid of fixed payments of 1904		968 75
ollected premiums (cash)		300 00
other assets		700 15
Total assets		$63,983 86
ital stock uncalled		$100,000 00

LIABILITIES.

Re-insurance reserve, being 50 per cent. of gross premiums less amount paid for re-insurance		$7,610
Borrowed money		12,400
Due to sundry companies and persons		2,232
Total liabilities to public		$22,243
Liability to stockholders:		
Paid up stock		$25,000

CASH RECEIPTS.

Cash on hand as per last statement (not extended)	$14,704 25	
Cash received as fixed payments of 1904		$39,234
" fixed payments of prior years		942
" cash premiums		21,314
" cash premiums of prior years		1,512
" interest		2,900
" commission		3,505
" re-insurance on claims		34,127
" re-insurance cancellations		1,170
" fire pails		174
" borrowed money		12,400
" all other sources		140
" investments (not extended)	$67,985 00	
Total		$117,422

EXPENDITURE.

(a) Expenses of Management:		
Cash paid for investigation and adjustment of claims		$492
" interest		456
" commission		3,713
" statutory assessment, license fees		55
" travelling expenses		430
" rent and taxes		495
" salaries, directors' and auditors' fees		7,758
" printing, stationery and advertising		339
" postage, telegrams and express		257
Total expenses of management		$14,000
(b) Miscellaneous Expenditure:		
Cash paid for losses which occurred during 1904		$128,33
" rebate		2,98
" re-insurance		22,08
" dividends, shareholders		5,59
" dividends, policy-holders		
" fire equipment		13
" Goad's plans		12
" sundries		10
" investments (not extended)	$3,100 00	
" Total expenditure		$173 37

Currency of Risks.

Amount covered by Policies in force 31st December, 1904:

System.	One year or less.	Three years.	Total.
al	$2,152,483	.....	$2,152,483
.....	1,249,866	249,978	1,499,844
Total	$3,402,349	$249,978	$3,652,327
surance:			
Iutual	$1,075,539	.....	$1,075,539
'ash	240,542	5,000	245,542
Total	$1,316,081	$5,000	$1,321,081
amount at risk, 31st December, 1904	$2,086,268	$244,978	$2,331,246

Movement in Risks.

Mutual System	Number.	Amount.
ies in force 31st December, 1903	419	$1,973,180
ies new and renewed during 1904	454	2,267,039
number during 1904	873	4,240,219
expired or cancelled in 1904	453	2,087 736
risks in force on mutual system 31st December, 1904	420	$2,152,483
Cash System.		
ies in force 31st December, 1903	388	$1,204,008
ies taken during 1904 on cash system	579	1,733,651
number and amount during 1904	967	$2,937,659
expired or cancelled in 1904	508	1,437,815
isks in force on cash system 31st December, 1904	459	$1,499,844

Businesss Transacted:

Manufacturing Risks.

Premium Notes or Undertakings.

On Policies in force 31st December, 1904.

	One year risks.
nt of face of all premium notes held by Company and legally liable assessment	$76,842 64
nt of all premium notes, after deducting all payments thereon and sessments levied	38,421 32
nt of premium notes received during the year 1904	81,205 40

Payments on premium notes of 1904, including all sums credited on said premium notes:

Cash paid up to 31st December, 1904	39,2
Notes for fixed payments unpaid 31st December, 1904	1,3
Amount of premium notes given by Company for re-insurance	32,3
Less payment made thereon and cancellation	17,0
Residue of premium notes given for re-insurance	15,3

CALLS ON CAPITAL STOCK:

Number of calls made, 2. Respective dates, 1st September, 1885, and 1st 1891. Rate, 10 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount of Stock Held.	Amount paid, being 20 per cent. of amount of
Bell, Isabella Marie, Mrs.	Guelph	30	$ 3,000	$
Bell, Wm. (in trust)	Guelph	50	5,000	1,
Baird, A. H.	Paris	10	1,000	
Barber, John R.	Georgetown	20	2,000	
Baird, H. N.	Toronto	30	3,000	
Burnett, J. S.	Winterbourne	10	1,000	
Chipman, John D. (in trust)	St. Stephens, N. B.	60	6 000	1,
Dingle, F. E.	Toronto	16	1,600	
Elliott, R. W.	Toronto	10	1 000	
Flavelle Milling Co., Limited	Lindsay	30	3,000	
Forbes, Geo. D.	Hespeler	20	2,000	
Forbes, Mrs. J. S.	Toronto	10	1,000	
Gillies, George	Swansea	25	2,500	
Goldie, D.	Ayr	20	2,000	
Goldie, G. E.	Ayr	25	2,500	
Goldie, Jno.	Guelph	30	3,000	
Goldie, Jas.	Guelph	76	7,600	1
Goldie & McCulloch Co., Limited	Galt	60	6,000	1
Hall, Jas. & Co.	Brockville	20	2,000	
Hillborn, A. W.	Blair	10	1,000	
Innes, W. P.	Simcoe	30	3,000	
Karn, D. W. & Co.	Woodstock	20	2,000	
King Bros.	Whitby	15	1,500	
Moffat, W. (in trust)	Toronto	50	5,000	1
McLaughlin, M.	Toronto	25	2,500	
McNally, Augus	Blair	10	1,000	
Neilson, R.	Ayr	25	2,500	
Noble, Robert	Norval	30	3,000	
Noxon Bros. Mfg. Co., Limited	Ingersoll	30	3,000	
Northcote, R. (in trust)	Toronto	10	1,000	
O'Neil, Thomas	Paris	5	500	
Pattinson, George	Preston.	50	5,000	
Stewart, Robert	Guelph	10	1,000	
Smith, R. H.	St. Catharines	10	1,000	
Spink, J. L.	Toronto	60	6,000	
Scott, Hugh	Toronto	47	4,700	
Sutton, William	Simcoe	10	1,000	
Seagram, Jos. E.	Waterloo	30	3,000	
Storey, Hannah Jane	Acton	50	5,000	
Taylor & Bates	St. Catharines	10	1,000	
Whitelaw, Chas.	Paris	10	1,000	
Whitelaw, R.	Woodstock	10	1,000	
Wilson, Wm.	Toronto	50	5,000	
Walmsley, Thos.	Deer Park	47	4,700	
Watts, Alfred	Brantford	25	2,500	
Watts, Charles B. (in trust)	Toronto	25	2,500	
Total		1,250	$ 125,000	$ 20

MONARCH CASH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LONDON.

Commenced business June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

F. G. Rumball	London, Ont.
B. N. Campbell	London, Ont.
Jas. B. McKillop	London, Ont.
A. D. Cartwright	Ottawa, Ont.
Lt. Col. Belton	London, Ont.
B. V. Hole	London, Ont.
Wm. Kennedy	London, Ont.
T. E. Robson	Ilderton, Ont.
Thomas Bryan	London, Ont.
H. C. McBride	London, Ont.
Alex. Badenoch	London, Ont.
Wm. German	London, Ont.
Robert Ross	London, Ont.
C. J. Adams	London, Ont.
Jno. E. Thorne	London, Ont.

Officers:

F. G. Rumball, President	London, Ont.
T. E. Robson, Vice-President	Ilderton, Ont.
B. N. Campbell, Managing-Director	London, Ont.

rized capital stock	$500,000 00
ribed "	166,400 00
l up "	16,640 00
up "	14,940 00
up in advance of calls	1,140 00
id on calls	1,700 00
sessed premium note capital	25,552 89
ities deposited at Provincial Treasury	*10,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

nt of debentures		$15,000 00
nt of actual cash at head office	$ 922 60	
nt in Bank of Toronto, London	5,914 03	
		6,836 63
nt of cash in agents' hands		4,307 41
notes or bills less than one year overdue		180 00
due for re-insurance on losses		927 69
of premium notes after deducting all payments thereon and assessments levied		25,552 89
called and unpaid capital stock		1,700 00
of office furniture, etc. (not extended)	$3,482 48	
Total assets		$54,504 62

ibed capital stock uncalled	$148,620 00

* Since increased to $15,000.

Liabilities.

Amount of adjusted losses	$1,63
" of supposed "	2,20
Unearned premiums, being 50 per cent. of gross premiums	20,84
Amount due for re-insurance	2
" due interest and rent	1
" of outstanding accounts	1
All other liabilities	
Total liabilities	$25,21
Paid up capital stock	$16,0

Receipts.

Cash received for transfer fees	$
" fixed payments due in 1904	6,6
" premiums on cash system	62,3
" interest	6
" re-insurance on losses	6,3
" calls on capital stock	1,5
" premiums on capital stock	
Total receipts	$77,5

Expenditure.

Expenses of management:

Cash paid for agents' commission	$11,1
" investigation and adjustment of claims	1
" interest	1
" license fees, statutory assessment, Ontario tax	1
" travelling expenses	7
" salaries, directors' and auditors' fees	4,6
" printing, stationery and advertising	1,2
" postage, telegrams and express	4
" fuel and light	
" other expenses	2
Total expenses of management	$18,9

Miscellaneous payments:

Cash paid for losses which occurred during 1904	40,0
" re-insurance	7,2
" rebates and return premiums	5,2
" dividends	
" in repayment of loans	
" organization	
" office furniture and fixtures	
" Goad's plan	
" investments (not extended) $5.000	
Total expenditure	$73,

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years.	Total.
Mutual	.....	$452,485 00	$452,485 00
Cash	2,558,698 06	2,129,609 71	4,688,307 77
Total	$2,558,698 06	$2,582,094 71	$5,140,792 77
Re-insured.			
Cash	.....	$50,225 67	
Cash	$379,445 07	54,744 33	
Total re-insurance	$379,445 07	$104,970 00	$484,415 07
Net risks carried by Company 31st Dec., 1904	$2,179,252 99	$2,477,124 71	$4,656,377 70

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	96	$147,710 00
Policies new and renewed during 1904	232	328,025 00
Gross number during 1904	328	$475,735 00
Less expired and cancelled in 1904	17	23,250 00
Net risks in force on mutual system, 31st December, 1904	311	$452,485 00

Cash System.

Policies in force 31st December, 1903	1,194	$1,095,159 43
Policies new and renewed during 1904	4,789	4,602,171 36
Gross number during 1904	5,983	5,697,330 79
Less expired and cancelled in 1904	889	1,009,023 02
Net risks in force on cash system, 31st December, 1904	5,094	$4,688,307 77

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December 1904.

	Three years' risk.
Amount of face of all premium notes held by Company, and legally liable to assessment	$34,008 48
Amount of premium notes, after deducting all payments thereon and assessments levied	25,552 89
Amount of premium notes received during the year 1904	25,187 38
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	6,627 57

Calls on Capital Stock: Number of calls, one; rate, 10%.

List of Shareholders.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			$ c.	$ c.
Adams, C. J	London	60	6,000 00	600 00
Alton, Thos. H	Woodbank	10	1,000 00	100 00
Benson, Wm. C	London	4	400 00	40 00
Belton, C. W	"	10	1,000 00	100 00
Bobier, A. Q	Exeter	2	200 00	20 00
Badenoch, Helen	London	40	4,000 00	400 00
Burwell, A. W	"	4	400 00	
Bodkin, E	Lawrence Station	10	1,000 00	100 00
Begg, J. A	Innerkip	50	5,000 00	500 00
Bucke, Julius P	Sarnia	10	1,000 00	100 00
Bryan, Thos	London	72	7,200 00	700 00
Bryan, T. A. (in trust)	"	50	5,000 00	500 00
Brandt, A	Hensall	10	1,000 00	100 00
Black, Mac. M	Springfield	1	100 00	10 00
Badenoch, A	London	10	1,000 00	100 00
Bucke, E. P	Sarnia	10	1,000 00	100 00
Bock, H. P	London	2	200 00	20 00
Clark, T. S	"	2	200 00	20 00
Cooney, John	Brampton	1	100 00	10 00
Chapman, Chas. B	London	5	500 00	50 00
Clark, A. J	"	2	200 00	20 00
Campbell, Cl. T	"	2	200 00	20 00
Cowan, Chas	"	4	400 00	40 00
Cook, Henry	Hensall	2	200 00	20 00
Cushing, Anna C	Toronto	10	1 000 00	
Cushing, Ed	London	5	500 00	50 00
Cushing, Wm	"	5	500 00	50 00
Cushing, Susie	"	1	100 00	10 00
Cushing, Nora Dote	"	1	100 00	10 00
Campbell, Joseph	Melbourne	5	500 00	50 00
Campbell, B. N	London	80	8,000 00	800 00
Cushing, Kathleen	"	1	100 00	10 00
Cartwright, A. D	Toronto	60	6,000 00	600 00
Cameron, Robt. J	Hensall	1	100 00	10 00
Campbell, John Kent	London	10	1,000 00	100 00
Dawson, B. W	"	5	500 00	50 00
Dawson, Bros	"	10	1,000 00	100 00
Dyer, John J	"	2	200 00	20 00
Deeley, Thos	"	2	200 00	20 00
Evans Bros	Strathroy	10	1,000 00	100 00
Escott, T. G. H	London	5	500 00	50 00
Ferte, A. E	"	10	1,000 00	100 00
Follick, E. A	Exeter	2	200 00	20 00
Follick, L. L	St. Mary's	5	500 00	50 00
Fitzpatrick, Wm	Strathroy	10	1,000 00	100 00
Ferguson, Wm. T	Sarnia	1	100 00	10 00
Fry, James	"	5	500 00	50 00
Frank, Jacob Henry	Woodstock	100	10,000 00	500 00
Gunn, Walter E	London	2	200 00	20 00
Gammage, Wm. W	"	2	200 00	20 00
Gorman, Wm	"	10	1,000 00	550 00
Hunt, Chas. B	"	2	200 00	20 00
Hannah, D. C	"	10	1,000 00	100 00
Hyndman, H. K	Exeter	8	800 00	80 00
Houghton, Thos	Forest	1	100 00	10 00
Hunt, F. C	London	2	200 00	20 00
Heal, Chas. P	"	5	500 00	50 00
Heughan, W. H	Thorndale	50	5,000 00	500 00
Hole, B. V	London	60	6,000 00	600 00
Jacques, David	Exeter	10	1,000 00	100 00
Jones, J. W	London	5	500 00	50 00
Joynt, Geo	Hensall	10	1,000 00	100 00
Jones, Henry J	London	3	300 00	150 00
Kennedy, Wm. R	"	5	500 00	50 00
Knowles, Thomas	"	5	500 00	50 00
Kennedy, Wm	"	50	5,000 00	500 00
Lumby, Robt. H	Port Huron, Mich	2	200 00	20 00
Laing, Chas	London	4	400 00	40 00
Lacey, Enos	"	10	1,000 00	100 00
Lacey, Martha Jane	"	10	1,000 00	100 00
Lawson, Frank	"	3	300 00	150 00
McMechan, J. H	"	5	500 00	50 00
McCully, Maggie J. F	"	8	800 00	80 00
McKinley, John P	Ridgetown	2	200 00	20 00
McKillop, Jas. B	London	40	4,000 00	400 00
McBride, H. C	"	60	6,000 00	600 00
McLachlan, J. H	Toronto	2	200 00	20 00
Moore, Monte	Sarnia	50	5,000 00	
Macdonald, D. C. C	London	40	4,000 00	400 00
Macbeth, Hubert	Toronto	1	100 00	10 00
MacDonald, W. A	Parkhill	2	200 00	
MacDonald, Bessie C	London	1	100 00	10 00
Mitchener, Harold C	"	1	100 00	10 00
Morgan, John	Kerwood	10	1,000 00	100 00

List of Shareholders.—Concluded.

Name.	Address.	No. of Shares.	Amount Held.	Amount paid.
			$ c.	$ c.
Nicholls, Chas. W.	London	50	5,000 00	500 00
Petrie, H. D.	Toronto	1	100 00	10 00
Pocock, Philip	London	1	100 00	10 00
Puddicombe, R. W.	"	5	500 00	50 00
Petty, James	Hensall	2	200 00	20 00
Robinson, Alfred	London	1	100 00	10 00
Robson, Wm. W	Ilderton	4	400 00	40 00
Ross, R. A	London	50	5,000 00	500 00
Robson, T. E	London & Ilderton	70	7,000 00	700 00
Rumball, F. G.	London	82	8,200 00	820 00
Shaw-Wood, Rich	"	50	5,000 00	
Scarrow, Wm.	"	1	100 00	10 00
Stevens, Jas.	Ingersoll	1	100 00	10 00
Steele, James	London	20	2,000 00	200 00
Schneider, Adam	Bornholm	2	200 00	20 00
Stevens, Helena M	Winnipeg, Man	2	200 00	20 00
Taylor, W.	London	4	400 00	40 00
Tanton, A. E.	"	5	500 00	50 00
Thorne, John E.	"	20	2,000 00	200 00
Weld, John	"	2	200 00	
Walch, Lawrence A	Winnipeg, Man	10	1,000 00	100 00
Ware, Francis B.	London	58	5,800 00	580 00
Wynne, J. B.	Watford	2	200 00	20 00
White, John	"	1	100 00	10 00
White, James	Woodstock	10	1,000 00	550 00
Total		1,664	166,400 00	14,940 00

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. Davidson	Stratford, Ont.
Thomas Orr	Stratford, Ont.
John Brown	Stratford, Ont.
John Corrie	Stratford, Ont.
G. H. McIntyre	St. Mary's, Ont.
George Hyde	Shakespeare, Ont.
Hon. Thos. Ballantyne	Stratford, Ont.
G. G. McPherson	Stratford, Ont.
Thomas Trow	Stratford, Ont.
Joseph Salkeld	Stratford, Ont.
James Jones	Mitchell, Ont.
Andrew Kuhry	Waterloo, Ont.

Officers:

Wm. Davidson, President	Stratford, Ont.
Hon. Thos. Ballantyne, Vice-President	Stratford, Ont.
Charles Packert, Manager	Stratford, Ont.
George Kay, Secretary	Stratford, Ont.

Deposited in the Treasury of Ontario	$12,000 00
Unassessed Premium note capital	170,904 09

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash value of real estate		$10,840 62
" mortgages		57,600 00
Value of debentures		65,011 10
Cash at Head Office	$2,747 05	
" in Traders' Bank, Stratford	10,666 06	
" " Canadian Bank of Commerce, Stratford	3,852 09	
		17,265 20
" " Agents' hands acknowledged by them to be due, and considered good		4,443 95
Amount of short date notes, or due bills, less than one year overdue		456 89
" premium notes in force, after deducting all payments thereon and assessments levied		170,904 09
" interest accrued		20 00
" re-insurance		10 32
Total assets		$326,552 17

Liabilities.

Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1904		$60,940 38
" of losses supposed or reported		148 90
" of other liabilities		144 67
Total liabilities		$61,233 95

Receipts.

Cash balance, as per last statement (not extended)	$19,954 18	
Cash received as fixed payments due in 1904		$57,763 52
" for premiums on cash system		69,586 25
" for interest		5,420 95
" for re-insurance on account of losses		14,435 09
" for rebate		701 33
" extra premiums		1,079 12
" travelling expenses		319 03
" contra accounts		990 88
" investigation of claims repaid		113 72
" rent		150 00
" loss repaid		115 96
" from investments (not extended)	$24,000 34	
Total receipts		$150,675 85

Expenditure.

Cash paid for commission to agents		$21,612 27
" law costs		69 62
" investigation and adjustment of claims		1,059 21
" statutory assessment and license		229 75
" rent and taxes		477 06
" salaries, directors' and auditors' fees		8,312 85
" printing, stationery and advertising		977 37
" travelling expenses and inspection of risks		686 28
" postage and telegrams		1,174 08
" fuel and light		155 87
" Bank exchange		100 16
" Goad's plans		842 55
" Office furniture		69 10
" Bradstreet's reports		50 00
" other expenses		246 13
Total expenses of management		$36,062 30
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1904	$1,987 66	
" losses which occurred in 1904	97,406 17	
		99,393 83
" re-insurance		13,151 71
" rebate		6,081 72
" contra accounts		1,542 61
" investments (not extended)	$21,133	
Total expenditure		$156,232 17

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years	Total.
Mutual	.....	$8,180,025	$8,180,025
Cash	$2,382,895	10,112,527	12,495,422
Total	$2,382,895	$18,292,552	$20,675,447
Re-insurance.			
Mutual	.....	$938,948	$938,948
Cash	$254,075	542,033	796,108
Total	$254,075	$1,480,981	$1,735,056
Net risks carried by the Company, 31st December, 1904	$2,128,820	$16,811,571	$18,940,391

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	5,154	$7,963,116
" new and renewed during 1904	1,975	3,098,482
Gross number during 1904	7,129	$11,061,598
Less expired and cancelled in 1904	1,943	2,881,573
Net risks in force on mutual system, 31st December, 1904	5,186	$8,180,025

Cash System.

Policies in force 31st December, 1903	12,462	$12,518,472
" taken during 1904	6,233	6,522,963
Gross number during 1904	18,695	$19,041,435
Less expired and cancelled in 1904	6,440	6,546,013
Net risks in force on cash system, 31st December, 1904	12,255	$12,495,422

Business Transacted by Company:

General Fire Insurance.

Premium Notes or Undertakings.

On Policies in force, 31st December, 1904.

	Three years' risk.
Amount of face of all premium notes held by Company, and legally liable to assessment	$275,935 23
Amount of all premium notes, after deducting all payments thereon and assessments levied	170,904 09
Amount of premiums notes received during the year 1904	107,501 88
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	21,500 42

STANDARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MARKHAM VILLAGE.

Commenced business 18th January, 1899.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. Armstrong	Locust Hill, Ont.
A. K. Butchart	Toronto, Ont.
Alex. McCowan, M.P.P.	Danforth, Ont.
T. Oliver Harding	Milliken, Ont.
W. J. Stark	Stouffville, Ont.
Thos. Williamson	Stouffville, Ont.
T. H. Speight	Markham, Ont.
Henry B. Reesor	Markham, Ont.
Wm. Fleming	Markham, Ont.
Anthony Forster	Markham, Ont.
H. E. Irwin	Toronto, Ont.
B. F. Reesor	Lindsay, Ont.

Officers:

Wm. Armstrong, President	Locust Hill, Ont.
T. H. Speight, Vice-President	Markham, Ont.
A. Forster, Vice-President	Markham, Ont.
H. B. Reesor, Managing-Director	Markham, Ont.
R. A. Mason, Treasurer	Markham, Ont.

Authorized capital stock	$500,000
Subscribed " "	118,200
Paid up " "	11,820
Uncalled " "	106,380
Unassessed premium note capital	41,802.16
Deposited with Government of Ontario	14,000*

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Deposit receipts of Sovereign Bank of Canada, deposited with Government		$14,000 00
Amount premium notes in force after deducting all payments thereon and assessments levied	$41,802 16	
Less residue of premium notes given by Company on re-insurance	3,552 16	
		38,250 00
" cash in agents' hands		2,002 13
" due from other Company for re-insurance on losses		1,250 00
" office furniture and Goad's plans (not extended)	$2,265 69	
Total assets		$55,502 13
Amount of subscribed and uncalled stock		$106,380 00

* Since increased to $16,000.

Liabilities.

Amount of losses supposed or reported	$1,500 00
" of borrowed money	10,235 33
" required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1904	41,214 79
Total	$52,950 12
Capital stock paid up	$11,820 00

Receipts.

Cash balance 31st December, 1903, (not extended)	$19,066 47	
Cash received as fixed payments due in 1904		$8,892 69
" premiums on cash system in 1904		110,838 05
" interest		515 62
" borrowed money		9,000 00
" discounts, sundries		6 05
Total receipts		$129,252 41

Expenditure.

Expenses of Management:

Amount paid for interest	$572 04
" fuel and light	7 55
" travelling expenses	432 65
" commission	20,797 84
" law costs	150 00
" statutory assessment and license fee	87 07
" salaries, directors' and auditors' fees	4,207 88
" printing, stationery and advertising	1,168 41
" postage, telegrams and express	992 67
" rents and taxes	897 65
" investigation of claims	436 62
" other expenses	25 00
" expert accountant's advice	100 00
Total expenses of management	$29,875 38

Miscellaneous payments:

Amount paid for losses which occurred prior to 1904	$1,400 00	
" " " " during 1904	85,118 87	
		86,518 87
" re-insurance		9,250 21
" rebate		17,461 59
" dividends		472 80
" investments (not extended)	$4,000	
" office furniture and Goad's plans		740 03
Total expenditure		$148,318 88

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years.	Total.
Mutual	$ 800 00	$1,296,750 18	$1,297,550 18
Cash	3,640,635 25	4,350,666 86	7,991,302 11
Total	$3,641,435 25	$5,647,417 04	$9,288,852 29

Re-insurance.

Mutual	.....	$61,750 00	$61,750 00
Cash	$739,693 00	46,800 00	786,493 00
Total	$739,693 00	$108,550 00	$848,243 00
Net risks carried by Company, 31st December, 1904	$2,901,742 25	$5,538,867 04	$8,440,609 29

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1903	855	$1,289,720 18
Policies new and renewed during 1904	355	475,080 00
Gross number during 1904	1,210	$1,764,800 18
Less expired and cancelled in 1904	322	467,250 00
Net risks in force on mutual system, 31st December, 1904	888	$1,297,550 18

Cash System

Policies in force 31st December, 1903	5,061	$4,562,550 52
Policies taken during 1904	6,833	7,518,566 53
Gross number during 1904	11,894	$12,081,117 05
Less expired and cancelled in 1904	3,049	4,089,814 94
Net risks in force on cash system, 31st December, 1904	8,845	$7,991,302 11

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS.

On Policies in force 31st December, 1904.

System.	One year risks.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$24 00	$83,183 09	$83,207 09
Residue of premium notes, after deducting all fixed payments thereon and assessments levied	.....	41,802 16	41,802 16
Amount of premium notes received during the year 1904	.....	25,826 73	25,826 73
Payments on the premium notes of 1904, including all sums credited on the said premium notes:			
Cash paid up to 31st December, 1904	$7 10	$8,885 59	$8,892 69
Amount of premium notes given for re-insurance	.....	3,969 32	3,969 32
Less payments made thereon	.....	417 16	417 16
Residue of said premium notes for which the Company is still liable.	.....	3,552 16	3,552 16

List of Shareholders.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$
Annis, L. E	Scarboro	1	100	10
Annis, Wm. D	"	2	200	20
Armstrong, Wm	Locust Hill	60	6,000	600
Ashbridge, Jonathan	Scarboro Junction	10	1,000	100
Baker, John L	Stouffville	5	500	50
Barker, E. S	"	3	300	30
Barnes, W. G	Green River	5	500	50
Barton, Hannah	Whitevale	15	1,500	150
Barton, Richard	"	5	500	50
Beare, Thomas	"	5	500	50
Biggar, C. W	Toronto	10	1,000	100
Billing, C. S	Markham	1	100	10
Bishop, James	"	10	1,000	100
Bishop, Thomas H	"	10	1,000	100
Butchart, A. K	Toronto	20	2,000	200
Carleton, Maria	"	5	500	50
Carew, John	Lindsay	5	500	50
Clark, James	Cedar Grove	1	100	10
Chester, James	Bendale	1	100	10
Coulson, A. B	Unionville	5	500	50
Crosby, A. H	Markham	5	500	50
Crosby, E. H	"	5	500	50
Crosby, P. P	"	1	100	10
Cummings, J. P	Lindsay	5	500	50
Davidson, C. W	Mount Albert	5	500	50
Dimma, James	Cedar Grove	5	500	50
Degeer, Catherine	Mongolia	10	1,000	100
Dougherty, John S	Stouffville	10	1,000	100
Duncan, James	Highland Creek	3	300	30
Dunlop, John H	Toronto	10	1,000	100
Eckardt, John	Markham	10	1,000	100
Feirheller, George	Toronto	10	1,000	100
Fleming, Wm	Markham	10	1,000	100
Forster, A	Toronto	10	1,000	100
Freeman, Helen	Box Grove	20	2,000	200
Fretz, L. R	Toronto	5	500	50
Gammon, Mary	Stouffville	10	1,000	100
Hagerman, C. N	Hagerman	5	500	50
Hall, Wm	Stouffville	10	1,000	100
Harding, Henry	Milliken	10	1,000	100
Harding, Thomas O	"	10	1,000	100
Hare, Samuel	Stouffville	10	1,000	100
Hargrave, Thomas	Markham	20	2,000	200
Heys, Thomas	Toronto	10	1,000	100
Hood, Eleanor	Milliken	10	1,000	100
Hood, Wm	Amber	10	1,000	100
Hoover, Alfred	Green River	5	500	50
Hoover, Wm	"	5	500	50
Hoover, J. G	Markham	1	100	10
Hopkins, Henry	Green River	20	2,000	200
Ireson, C. E	Toronto	10	1,000	100
Johnston, Harrison	Whitevale	2	200	20
Johnston, Abigal	Stouffville	10	1,000	100
Jones, Philip	Markham	10	1,000	100
Johnston, James	Woodbridge	100	10,000	1,000
Kean, Gordon	Malvern	10	1,000	100
Kendrick, John	Stouffville	20	2,000	200
Kester, Helen J	Markham	15	1,500	150
Laurie, Annie	Scarboro	20	2,000	200
Laurie, Mrs. James	Danforth	20	2,000	200
Ley, James	Ellesmere	30	3,000	300
McCowan, Alex	Danforth	10	1,000	100
McLean, W. F	Toronto	10	1,000	100
Marr, H. C	Markham	30	3,000	300
Mason, E. J	"	20	2,000	200
Mason, Lelia V	"	10	1,000	100
Mason, R. A	"	10	1,000	100
Mason, W. A. R	"	10	1,000	100
Miles, R. A	Milliken	10	1,000	100
Miller, F. D	Stouffville	1	100	10
Miller, Wm	Whitevale	5	500	50
Milne, W. A	Brown's Corners	1	100	10
Monk, Chas	Toronto	10	1,000	100
Mowat, Sir Oliver	"	10	1,000	100
Noble, Jesse	Hagerman	20	2,000	200
Petty, Charles P	Cherrywood	20	2,000	200
Petty, Mary A	"	10	1,000	100
Pherrie, T	Cedar Grove	5	500	50
Pike, A. R	Box Grove	10	1,000	100
Pike, F. J	Locust Hill	10	1,000	100
Playfair, S. J	Lindsay	10	1,000	100

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of Shares.	Amount Subscribed.	Amount paid up.
			$	$
Ramsden, H. D.	Mount Albert	5	500	50
Reesor, A. E	Markham	1	100	10
Reesor, B. F	Lindsay	10	1,000	100
Reesor, Frank	Locust Hill	5	500	50
Reesor, F. K	Markham	10	1,000	100
Reesor, H. B	"	10	1,000	100
Reesor Lillian J	"	5	500	50
Reesor Mary	"	5	500	50
Reesor, M. E	"	5	500	50
Reesor, Nora E. B	"	5	500	50
Reesor, R. J	"	30	3,000	300
Ramsay, R. J	Toronto	10	1,000	100
Sanders, W. B	Stouffville	5	500	50
Sangster, R	"	5	500	50
Sangster, W. A	"	10	1,000	100
Scott, Wm	Cedar Grove	20	2,000	200
Sellers, Robert	Brown's Corners	5	500	50
Speight, G. A	Markham	1	100	10
Speight, T. H	"	20	2,000	200
Stark, W. J	Stouffville	10	1,000	100
Stouffer, Noah	"	10	1,000	100
Stouffer, Alice	"	30	3,000	300
Teff, Elizabeth	Markham	10	1,000	100
Thornton, James	Whitevale	10	1,000	100
Trueman, Elizabeth	Stouffville	20	2,000	200
Welsh, Robert	Markham	2	200	20
Williamson, T	Stouffville	10	1,000	100
Wilson, E. H	Markham	5	500	50
Totals		1,182	118,200	11,820

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th March, 1863.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Geo. Randall	Waterloo, Ont.
Wm. Snider	Waterloo, Ont.
James Livingston	Baden, Ont.
Allen Bowman	Blair, Ont.
Geo. Diebel	Waterloo, Ont.
J. H. Webb	Waterloo, Ont.
J. L. Wideman	St. Jacobs, Ont.
Thomas Gowdy	Guelph, Ont.
P. E. Shantz	Preston, Ont.

Officers:

George Randall, President	Waterloo, Ont.
William Snider, Vice-President	Waterloo, Ont.
Frank Haight, Manager	Waterloo, Ont.

Unassessed premium note capital, $249,049.92.

Deposited with Government of Ontario, $15,100.00, par value.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash value of real estate		$17,475 72
" mortgages		39,983 28
" bonds, debentures and securities		114,321 22
Cash on hand at head office	$2,546 38	
" deposit to Company's credit, not drawn against, in the Molsons Bank, Waterloo	17,847 46	
		20,393 84
Cash in agents' hands, acknowledged by them to be due and considered good		10,467 45
Amount of short date notes or due bills, less than one year overdue		1,284 17
Amount of premium notes in force after deducting all payments thereon and assessments levied		249,049 92
Office furniture and Goad's plans (not extended)	$4,288 96	
Amount of accrued interest		3,422 78
Amound due Company for re-insurance on losses		2,502 60
Total assets		$458,900 98

LIABILITIES.

Amount of losses adjusted	$2,509 15
" resisted	2,500 00
" supposed	2,777 83
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1904	111,882 37
Total liabilities	$119,669 35

Receipts.

Cash balance as per last statement (not extended)	$19,724 49	
Cash received for fixed payments of 1904		$86,074 2
" rent		1,080 0
" premiums on cash system		132,209 1
" interest		6,759 7
" transfer fees		379 5
" additional premiums		1,554 7
" re-insurance on losses		18,422 9
Cash received from investments (not extended)	$9,182 38	
Total receipts		$246,480 3

Expenditure.

Expenses of Management:		
Amount paid for travelling expenses		$1,613 4
" commission and bonus to agents		32,829 5
" law costs		173 0
" fuel and light		461 6
" investigation and adjustment of claims		765 7
" statutory assessment and license fee		330 6
" Provincial tax		308 4
" printing, stationery and advertising		2,375 2
" salaries, directors' and auditors' fees		12,073 0
" postage, telegrams and express		1,262 9
" rent and taxes		293 1
" exchange		229 8
" Underwriters' Association		812 7
" janitor		243 0
" other expenses		233 7
Total expenses of management		$54,006 0
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1904	$6,371 09	
" " during 1904	154,458 58	
		160,829 6
Cash paid for re-insurance		18,689 0
" rebate, abatement and returned premiums		16,870 7
" repayment of loan		303 4
" investments (not extended)	$13,300 00	
Total expenditure		$250,699 0

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	One year or less.	Three years.	Total.
Mutual		$7,900,628	$7,900,62
Cash	$4,087,521	19,404,070	23,491,59
Total	$4,087,521	$27,304,698	$31,392,21

Re-insurance.			
Mutual		924,465	924,465
Cash	179,818	571,206	751,024
Total	$179,818	$1,495,671	$1,675,489
Net risks carried by Company 31st December, 1904	$3,907,703	$25,809,027	$29,716,730

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1903	4,376	$7,726,898
Policies new and renewed during 1904	1,810	2,810,320
Gross number during 1904	6,186	10,537,218
Less expired and cancelled in 1904	1,787	2,636,590
Net risks in force on mutual system 31st December, 1904	4,399	$7,900,628
Cash System.		
Policies in force 31st December, 1903	23,750	$23,609,589
Policies new and renewed during 1904	9,954	11,595,044
Gross number during 1904	33,704	35,204,633
Less expired and cancelled in 1904	10,268	11,713,042
Net risks in force on cash system 31st December, 1904	23,436	$23,491,591

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$410,061 10
Amount of premium notes, after deducting all payments thereon and assessments levied	249,049 92
Amount of premium notes received during the year 1904	154,719 65
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	30,943 93
Notes given for fixed payments unpaid 31st December, 1904	268 93

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH.

Commenced business, September, 1840.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Geo. Sleeman	Guelph, Ont.
G. B. Ryan	Guelph, Ont.
Thomas Gowdy	Guelph, Ont.
H. Murton	Guelph, Ont.
James Goldie	Guelph, Ont.
J. R. Wissler	Salem, Ont.
H. P. Moore	Acton, Ont.
George A. Clare	Preston, Ont
John Davidson	Guelph, Ont

Officers:

Geo. Sleeman, President	Guelph, Ont.
James Goldie, Vice-President	Guelph, Ont.
John Davidson, Secretary-Treasurer	Guelph, Ont.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1904:

Authorized capital stock	$150,000 00
Subscribed capital stock	124,500 00
Paid up capital stock	42,450 00
Unassessed premium note capital	30,092 43
Deposited in the Provincial Treasury	14,000 00

ASSETS.

Debentures		$24,000 00
Cash on hand at head office	1,534 20	
Cash in Traders Bank, Guelph	4,801 30	
		6,335 50
Cash in agents' hands, acknowledged by them to be due and considered good		3,927 24
Amount unpaid of fixed payments of 1904		391 19
" unpaid in prior years (not extended)	$21 10	
" unpaid notes less than one year overdue		312 50
" of premium notes in force after deducting all payments thereon and assessments levied		30,092 43
" unpaid calls on capital stock		1,125 00
" office furniture, Goad's plans, etc. (not extended)	$2,400 00	
Total assets		$66,183 86
Subscribed capital stock uncalled		$80,925 00

Liabilities.

Amount of adjusted losses	$1,476 42
" supposed loss	926 58
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1904	31,718 90
Liabilities to the public	$34,121 90
Paid up capital stock	$42,450 00

Receipts.

Cash at head office, as per last statement (not extended)	$573 83	
Cash received as fixed payments of 1904		$9,818 59
" " " prior years		59 40
" for interest		960 00
" as premiums on cash system		59,272 14
" extra premiums and fees		689 00
" agents' balances, 1903		495 74
" bills receivable, 1903		91 05
" calls on capital stock		29,687 50
Total receipts		$101,073 42

Expenditure.

Expenses of management:

Amount paid for law costs	$90 00
" commission and bonuses to agents	13,208 75
" fuel and light	22 42
" investigation or adjustment of claims	404 41
" statutory assessment and license fees	71 80
" printing, stationery and advertising	456 58
" rent and taxes	494 93
" salaries, directors' and auditors' fees	4,209 71
" travelling expenses	100 00
" postage, telegrams and express	838 60
" interest	629 50
Total expenses of management	$20,526 70

Miscellaneous payments:

Cash paid for losses which occurred prior to 1904	$684 48	
" " " during 1904	58,061 37	
		58,745 85
" re-insurance (premiums)		232 27
" rebate		9,758 10
" dividend to shareholders		747 00
" Goad's plans (revisions)		341 85
" in repayment of loans		4,871 98
" office furniture		88 00
Total expenditure		$95,311 75

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	One year or less.	Three years.	Total.
Mutual		$742,595	$742,595
Cash	$2,410,511	2,368,297	4,778,808
Total at risk	$2,410,511	$3,110,892	$5,521,403
Re-insurance.			
Cash	10,000	3,300	3,300
		3,500	13,500
Net risks at 31st December, 1904	$2,400,511	$3,104,092	$5,504,603

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	753	$799,440
Policies new and renewed during 1904	203	211,905
Gross number during 1904	956	1,011,345
Less expired and cancelled in 1904	249	268,750
Net risks in force on mutual system 31st December, 1904	707	$742,595

Cash System.

Policies in force 31st December, 1903	3,922	$3,486,997
Policies taken during 1904	3,405	3,266,149
Gross number during 1904	7,327	6,753,146
Less expired and cancelled in 1904	2,048	1,974,338
Net risks in force on cash system 31st December, 1904	5,279	$4,778,808

Business Transacted by Company:

General Fire Insurance.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$51,011 35
Amount of all premium notes after deducting all payments thereon and assessments levied	30,092 43
Amount of premium notes received during the year 1904	15,323 58
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	2,948 03

List of Shareholders as at 31st December, 1904.

Name.	Address.	No. of shares subscribed.	Amount subscribed.	Amount paid up.
			$	$
exander, A. W.	Guelph	5	500	175
rr, Frank C.	"	10	1,000	350
rr, Emma C.	"	10	1 000	850
rr, Myron W.	"	10	1,000	350
ice, Geo. R. Estate of	"	5	500	50
own, Anson J.	Seeleys Bay	5	500	175
re Geo. A.	Preston	10	1,000	350
uts, P. D.	Georgetown	5	500	175
vidson, J. A. Estate of	Guelph	25	2,500	875
wrie, Robert	"	20	2,000	700
lds, Robert	"	10	1,000	350
rden, J. R.	"	30	3,000	1,050
vidson, John	"	40	4,000	1,400
iott, Emily	Exeter	20	2,000	700
rbes, Geo. D.	Hespeler	60	6,000	2,100
ton, Thomas	Exeter	15	1,500	525
rmer, John	"	20	2,000	700
rier, Annie	Hamilton	9	900	350
gory, Thomas	Exeter	25	2,500	875
wdy, Thomas	Guelph	10	1,000	350
ldie, James	"	20	2,000	700
mmer, H.	"	10	1,000	350
thrie, Donald	"	10	1,000	350
tton, James	Forest	50	5,000	1,750
nderson, Jas. S.	New Westminister	40	4,000	1,400
bson, John, Estate of	Guelph	20	2,000	700
tton, Sarah	St. Mary's	20	2,000	700
od, Robin	Guelph	15	1,500	525
tton, F. W.	St. Mary's	30	3,000	1,050
ks, Mary J.	Riverside, Cal., U.S.	20	2,000	700
es, A. F. H.	Guelph	5	500	175
nnedy, John	"	30	3,000	1,050
lso, J. J	"	5	500	175
tle, David	"	15	1,500	525
ster, J. M.	Hamilton	5	500	175
ster, Thomas	"	5	500	175
dsay, W. B., Estate of	Strathroy	50	5,000	1,750
ore, H. P.	Acton	10	1,000	350
rton, H.	Guelph	20	2,000	700
lross, Jas., Estate of	Galt	10	1,000	100
tton, J. H. " "	Lower Melbourne, Que.	30	3,000	300
Grail, J. A.	Hastings	50	5,000	1,750
Elderry, Rose	Guelph	10	1,000	350
Kay, M. S.	Galt	10	1,000	350
Keown, Christina I.	Orangeville	8	800	280
Donald, Alice	Guelph	9	900	315
Intosh, Jas. I.	"	9	900	315
htingale, Jas.	Brantford	10	1,000	350
sant, E. J	Guelph	10	1,000	350
tnam, G. A.	Toronto	10	1,000	350
ndall, George	Waterloo	10	1,000	350
msay, Margaret A. A.	St. Marys	20	2,000	700
an, G. B.	Guelph	20	2,000	700
ss, J. A.	Berlin	5	500	175
ssell, James	Fergus	10	1,000	350
eman, George	Guelph	25	2,500	875
nwell, George	Exeter	50	5,000	1,750
nley, U. M.	Brantford	20	2,000	700
ith, D'Alton A.	Mitchell	50	5,000	1,750
tt, Hugh	Toronto	10	1,000	350
dhope, Robertha E. J.	"	20	2,000	700
m, John Elgin	Goderich	50	5,000	1,750
dhope, W. R.	Toronto	35	3,500	1,225
rian, Wm	Tillsonburg	10	1,000	350
hster, Lonisa	Brantford	10	1,000	350
ssler, J. R.	Salem	10	1,000	350
Totals		1,245	124,500	42,450

YORK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, 157 BAY STREET, TORONTO.

Commenced business 4th April, 1896.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Henry Duncan	Don, Ont.
John Goulding	Weston, Ont.
Wm. Lake	Vachell, Ont.
A. Quantz	Langstaff, Ont.
J. D. Evans	Islington, Ont.
R. A. Montgomery	Toronto, Ont.
Wm. Shunk	Sherwood, Ont
John Richardson	Toronto, Ont.
J. G. Wilgar	Toronto, Ont.

Officers:

Henry Duncan, President	Don, Ont.
J. D. Evans, Vice-President	Islington, Ont.
J. G. Wilgar, Managing Director and Secretary	Toronto, Ont.

Authorized capital stock	$175,000
Subscribed capital stock	168,000
Paid-up in cash	16,800
Capital stock uncalled	151,200
Securities deposited at Provincial Treasury	20,000
Unassessed premium note capital	100,989

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Debentures		$30,000
Actual cash on hand at head office	$654 10	
" in Standard Bank, Bay St. Branch	4,301 81	
		4,955
Amount in agents' hands		3,103
Amount of notes or due bills less than one year overdue		182
Amount of premium notes in force after deducting all payments thereon and assessments levied		100,989
Amount in office furniture and Goad's plans (not extended)	$1,152 29	
Total assets		$139,231
Subscribed capital stock uncalled		$151,200

LIABILITIES.

Amount due for adjusted loss	$4,550
Amount of supposed or reported losses	2,350
Amount of re-insurance reserve, being 50 per cent. of gross premiums less amount paid for re-insurance	32,097
Amount due for re-insurance	239
Total liabilities	$39,237
Paid up capital stock	$16,800

Receipts.

Cash balance as per last statement (not extended)	$33,145 01	
Cash received for fixed payments of 1904		$17,890 90
" premiums on cash system		76,021 30
" interest		1,184 46
" capital stock		2,100 00
" re-insurance on losses		4,575 62
" bills receivable		1,591 19
" profit and loss		4 00
Total receipts		$103,367 47

Expenditure.

Expenses of Management:		
Cash paid for investigation of claims		$386 49
" travelling expenses		189 00
" agents' commission		14,942 32
" statutory assessment and license fee		125 07
" law costs		115 37
" rent and taxes (Municipal and Government)		763 57
" salaries, directors' and auditors' fees		4,748 50
" printing, stationery and advertising		576 98
" postage, telegrams, etc.		629 49
" fuel and light		8 59
" other expenses		77 40
Total expenses of management		$22,562 78
Miscellaneous Payments:		
Cash paid for losses of years prior to 1904	$8,916 19	
" " 1904	76,036 98	
		84,953 17
" rebate		8,637 08
" re-insurance		4,062 89
" dividend		1,116 65
" office furniture and Goad's plans		224 00
" for investments (not extended)	$10,000	
Total expenditure		$121,556 57

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	One year or less.	Three years.	Total.
Mutual		$4,001,629 87	$4,001,629 87
Cash	$2,658,302 85	$4,419,574 97	$7,077,877 82
Total	$2,658,302 85	$8,421,204 84	$11,079,507 69
Re-insurance	224,450 00	40,975 00	265,425 00
Net amount at risk	$2,433,852 85	$8,380,229 84	$10,814,082 69

Movement in Risks.

Mutual System.

	Number.	Amount
Policies in force 31st December, 1903	2,743	$3,720,146 87
Policies new and renewed during 1904	917	1,390,555 00
Gross number during 1904	3,660	5,110,701 87
Less expired and cancelled in 1904	811	1,109,072 00
Net risks in force on mutual system 31st December, 1904	2,849	$4,001,629 87

Cash System.

	Number.	Amount.
Policies in force 31st December, 1903	4,979	$6,028,525 53
Policies taken during 1904, new or renewed	5,497	5,455,208 64
Gross number during 1904	10,476	$11,483,734 17
Deduct expired and cancelled during 1904	4,483	4,405,856 35
Net risks in force 31st December, 1904	5,993	$7,077,877 82

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks
Amount of face on all premium notes held by Company, and legally liable to assessment	$143,937 73
Amount of all premium notes, after deducting all payments thereon and assessments levied	100,989 89
Amount of premium notes received during the year 1904	52,851 62
Payments on the premium notes of 1904, including all sums credited on said premium notes: Cash paid up to 31st December, 1904	17,890 90
Notes for fixed payments unpaid 31st December, 1904	182 40

Calls on Capital Stock.

Number of calls, 1. Rate, 10 per cent.

List of Shareholders.

Name.	Residence.	No. of shares subscribed.	Amount subscribed for.	Amount paid up in cash.
			$	$
Bull, T. H.	Toronto	10	1,000	100
Burton, Mrs. Margaret	Humber	10	1,000	100
Barkey, Joseph	Lemonville	10	1,000	100
Bruce Bros	Gormley	30	3,000	300
Crossley, Mrs. H. S	King	20	2,000	200
Cronsberry, R	Virginia	40	4,000	400
Chapman, John	Toronto Junction	5	500	50
Cameron, Alex	Teston	50	5,000	500
Duncan, Henry	Don	20	2,000	200
Duncan David	Don	50	5,000	500
Elliott, Geo	Woodbridge	10	1,000	100
Elliott, Geo	Agincourt	20	2,000	200
Evans, Geo	Virginia	10	1,000	100
Evans, J. D	Islington	10	1,000	100
Elliott, John	Agincourt	10	1,000	100
Goulding, John	Weston	25	2,500	250
Goulding, G. R	Newton Brook	5	500	50
Goodall, Robert	Elders Mills	10	1,000	100
Hill, W. J	Deer Park	20	2,000	200
Harding, Henry	Milliken	10	1,000	100
Henry, G. S	Don	50	5,000	500
Hare, S	Stouffville	20	2,000	200
Johnston, Wm	Woodbridge	160	16,000	1,600
Jeffs, Edward	Bond Head	10	1,000	100
Kendrick, John	Almira	20	2,000	200
Knowlton, W. H	Toronto	20	2,000	200
Lawson, Geo	Laskay	20	2,000	200
Lake, Wm	Vachell	20	2,000	200
Ley, James	Ellesmere	10	1,000	100
Larkin, J. W	Nobleton	5	500	50
McNaughton, I. C	Vellore	10	1,000	100
McDonald, D., Estate of	Sutton West	10	1,000	100
McClellan, P	" "	10	1,000	100
McLean, P. D	Woodbridge	20	2,000	200
McNaughton, Alex	Vellore	15	1,500	150
Montgomery, R. A	Toronto	10	1,000	100
Norman, Dr. T. J	Orillia	20	2,000	200
Pearson, George	Weston	10	1,000	100
Quantz, Arthur	Langstaff	100	10,000	1,000
Renfrew, W. C	Stouffville	20	2,000	200
Richardson, J	Toronto	10	1,000	100
Ross, W. E	"	100	10,000	1,000
Stouffer, Mrs. A	Stouffville	70	7,000	700
Scott, Mrs. Mary	Sutton West	10	1,000	100
Stevens, Rueben	Stouffville	10	1,000	100
Scraee, Mrs. M., Estate of	Lamareaux	20	2,000	200
Scrace, Geo	"	50	5,000	500
Statton, Wm	Vachell	10	1,000	100
Saunders, H. D	Fairbank	10	1,000	100
Scott, Thomas	Sutton West	10	1,000	100
Scott, Wm	Weston	5	500	50
Shunk, Wm	Sherwood	10	1,000	100
Snider, Mrs. Annie	Woodbridge	50	5,000	500
Turner, Frank	Bracondale	10	1,000	100
Topper, H. E	Woodbridge	10	1,000	100
Truman, Mrs. Eliz	"	20	2,000	200
Wilgar, J. G	Toronto	100	10,000	1,000
Wilgar, J. C	"	100	10,000	1,000
Wineh, S	Belhaven	60	6,000	600
Winch, H	"	10	1,000	100
Walton, J. M	Aurora	10	1,000	100
Willis, John W	Strange	50	5,000	500
Weatherill, Mrs. S. J	Woodbridge	10	1,000	100
		1,680	168,000	16,800

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all Cash Mutual Fire Insurance Companies.

CASH-MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31st DECEMBER, 1904.

Name of Company.	Value of Real Estate, less encumbrances.	Mortgage bonds, debentures or other securities.	Loans on stock, etc.	Interest due and accrued.	Cash at head office and bank balances.	Agents' balances.	Bills receivable, short date notes or due bills.	Fixed payments of 1904, unpaid.	Unassessed premium notes.	Re-insurance on losses.	Rent.	All other assets.	Total.	Goad's plans, office furniture, etc.	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	20,550 00	10,454 00	.....	162 14	*11,559 25	5,590 78	58 93	.....	207,716 91	19 00	95 00	.....	316,506 01	5,000 00	.....
Fire Insurance Exchange	.....	10,200 00	20,550 00	.....	6,847 21	2,667 72	2,300 00	.....	7,915 67	.....	.....	.....	50,480 60	1,019 68	43,650 00
Gore District	31,835 40	254,674 35	.....	3,325 25	2,377 61	1,115 53	.....	.....	204,875 00	.....	.....	.....	498,233 14	2,960 36	.....
Hand-in-Hand	.....	14,936 33	.....	423 44	2,197 90	3,788 42	910 00	.....	9,789 28	.....	.....	2 33	32,077 70	1,019 51	50,000 00
Independent	.....	.....	.....	.....	*17,138 77	6,803 11	.....	.....	4,598 47	.....	.....	.....	28,540 35	318 28	112,500 00
Metropolitan	.....	.....	.....	.....	*21,330 95	13,153 30	.....	.....	40,833 48	490 00	.....	.....	75,807 73	1,016 26	124,432 00
Millers' and Manufacturers'	.....	26,974 50	500 00	595 80	*10,839 72	.....	.....	968 75	23,104 94	.....	.....	1,000 15	63,983 86	1,098 06	100,000 00
Monarch	.....	15,000 00	.....	.....	6,836 63	4,307 41	180 00	.....	25,552 89	927 69	.....	**1,700 00	54,504 62	3,482 48	148,020 00
Perth	10,840 62	122,611 10	.....	20 00	17,265 20	4,413 95	456 89	.....	170,904 09	10 32	.....	.....	326,552 17	.....	.....
Standard	.....	.....	.....	.....	*14,000 00	2,002 13	.....	.....	38,250 00	1,250 00	.....	.....	55,502 13	2,265 69	106,380 00
Waterloo	17,475 72	154,304 50	.....	3,422 78	20,393 81	10,467 45	1,284 17	.....	249,049 92	2,502 60	.....	.....	458,900 98	4,288 96	.....
Wellington	.....	24,000 00	.....	.....	6,335 50	3,927 24	312 50	391 19	30,092 45	.....	.....	.....	66,183 86	2,400 00	80,925 00
York	.....	30,000 00	.....	.....	4,955 91	3,103 38	182 41	.....	100,989 89	.....	.....	**1,125 00	139,231 62	1,152 29	151,200 00
Totals	80,701 74	693,154 78	21,050 00	8,249 41	172,078 49	61,400 42	5,714 93	1,359 94	1,113,672 97	5,199 61	95 00	3,827 48	2,166,504 77	26,051 57	917,707 00

The Government deposits at date of publication are as follows: Economical, $25,300; Fire Insurance Exchange, $10,000; Gore District, $20,000; Hand-in-Hand, $10,000; Independent, $11,000; Metropolitan, $15,000; Millers' and Manufacturers', $10,000; Monarch, $15,000; Perth Mutual, $12,000; Standard, $16,000; Waterloo, $15,100; Wellington, $14,000; York Mutual, $20,000.

* Includes Deposit Receipts deposited with Government. ** Capital Stock called but unpaid.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1904.

Name of Company.	Losses unpaid at 31st December, 1904, though subsequently discharged.	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums, less amount paid for reinsurance.	Borrowed money.	Commission and bonus.	Re-insurance losses.	All other liabilities.	Total liabilities, except capital stock.	Capital stock, paid up.	Number of policies.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Economical	1,567 17	49,092 33					50,659 50		16,288	14,754,792 00
†Fire Insurance Exchange		*11,642 70				42 17	11,684 87	101,850 00	886	2,297,463 47
Gore District	25 00	57,701 58	8,242 54	2,577 50			68,546 62		12,830	16,259,201 00
†Hand-in-Hand		*10,683 89					10,683 89	50,000 00	2,323	**3,715,291 24
†Independent	1,743 37	16,315 00		1,749 17	264 33	2,601 74	22,673 61	12,500 00	3,679	2,054,519 00
†Metropolitan	7,202 63	42,854 67	3,567 70	1,710 00	1,046 00	1,371 57	57,752 57	16,968 00	7,236	6,536,317 03
†Millers' and Manufacturers		*7,610 63	12,400 00			2,232 45	22,243 08	25,000 00	879	2,331,246 00
†Monarch	3,845 31	20,849 50			258 39	257 14	25,210 34	16,080 00	5,405	4,656,377 70
Perth	148 90	60,940 38				144 67	61,233 95		17,441	18,940,391 00
†Standard	1,500 00	41,214 79	10,235 33				52,950 12	11,820 00	9,733	8,440,609 29
Waterloo	7,786 98	111,882 37					119,669 35		27,835	29,716,730 00
†Wellington	2,403 00	31,718 90					34,121 90	42,450 00	5,986	5,504,603 00
†York	6,900 24	*32,097 93				239 42	39,237 59	16,800 00	8,842	10,814,082 69
Totals	33,122 60	494,604 67	34,445 57	6,036 67	1,568 72	6,889 16	576,667 39	293,468 00	119,363	126,021,623 42

Government deposits are, at date of publication, as follows: Economical, $25,300; Fire Insurance Exchange, $10,000; Gore District, $20,000; Hand-in-Hand, $10,000; Independent $11,000; Metropolitan, $15,000; Millers' and Manufacturers', $10,000; Monarch, $15,000; Perth Mutual, $12,000; Standard, $16,000; Waterloo, $15,100; Wellington, $14,000; York Mutual, $20,000.

†These cash mutual companies have auxiliary joint stock capital.

**Hand-in-Hand Insurance Company also reported, 31st December, 1904, the following Plate Glass Insurance: Number of risks, 725; amount, $237,612.84.

CASH MUTUAL FIRE INSURANCE COMPANIES.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1901.

Name of Company.	Fixed payments of 1901.	Fixed payments or assessments of years prior to 1901.	Bills receivable.	Premiums on cash system.	Interest.	Fees, licenses and extra premiums, re-insurance, rebates.	Borrowed money.	For losses re-insured.	Rent.	Losses, investigation and adjustment expenses refunded.	Commission.	Calls and premiums on capital stock.	Agents' balances	Other sources	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	67,907 40			90,715 80	5,161 12	1,121 00		29,189 15							194,124 47
Fire Insurance Exchange	9,297 38		2,300 00	24,776 24	1,243 59			12,042 99				82,700 00		231 12	132,591 32
Gore District	68,755 36	377 00		64,294 76	11,396 25	377 40		3,160 28	1,180 02	15 00					149,556 07
Hand-in-Hand	16,856 20			61,017 87	1,648 77	(a)1547 68		85,027 47				29,060 00		45 65	198,203 64
Independent	1,164 48			39,606 18	302 64			545 84				12,500 00			54,119 14
Metropolitan	12,361 54	823 70		98,259 01	812 72	97 07	3,567 70	11,726 06							127,650 80
Millers and Manufacturers	39,234 32	942 66		22,827 32	2,900 07	1,170 95	12,400 00	34,127 82		139 81	3,505 17			171 53	117,422 65
Monarch	6,627 57			62,333 74	671 80	31 72		6,389 95				1,530 00			77,581 78
Perth	57,763 52			69,586 25	5,420 95	1,780 45		11,435 09	150 00	548 71				(b) 990 88	150,675 85
Standard	8,892 69			110,838 05	515 62		9,000 00							6 05	129,252 41
Waterloo	86,074 26			132,209 11	6,759 75	1,934 29		18,122 93	1,080 00						246,180 34
Wellington	9,818 59	59 40	91 05	59,272 14	960 00	689 00						29,687 50	495 74		101,073 42
York	17,890 99		1,591 19	76,021 30	1,184 46			4,575 62				2,100 00		4 00	103,367 47
Totals	402,647 21	2,202 76	3,982 24	911,787 77	38,977 74	11,749 56	24,967 70	219,643 20	2,410 02	703 52	3,505 17	157,577 50	495 74	1,452 23	1,782,102 36

(a) Plate Glass Premiums

(b) Contra Accounts.

CASH MUTUAL FIRE INSURANCE COMPANIES

EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1904.

Name of Company	Expenses of management						Dividends and refunds to members	Amount paid for losses	Rebate and returned premiums	Re-insurance	Repayment of loans	All other payments	Total
	Commission and bonus to agents	Interest	Costs in law	Statutory assessment, and license fee	Salaries and general expenses account	Total expenses of management							
	$ c	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.
Economical	21,300 50		197 89	188 47	17,993 91	39,680 77		143,045 01	10,157 98	27,687 77			220,571 53
Fire Insurance Exchange	3,388 80		80 00	52 01	4,241 27	8,762 08	1,455 00	107,149 28	2,238 08	1,848 84		88 94	121,542 22
Gore District	22,044 47	914 45		187 21	17,672 36	40,818 49	11,733 06	114,530 60	3,169 58	9,969 35		472 60	180,993 68
Hand-in-Hand	11,929 05			93 05	4,791 07	16,816 17	2,000 00	203,722 45	5,415 06	29,082 28		408 58	257,444 54
Independent	6,705 52			25 00	4,469 65	11,200 17		13,101 68	7,949 80	3,078 72		(a)1,650 00	36,980 37
Metropolitan	18,476 27	264 80	129 21	78 12	13,077 81	32,026 21	1,018 08	74,332 67	19,599 24	12,758 79			139,734 99
Millers' and Manufacturers	3,713 77	456 90		55 98	9,774 33	14,000 98	5,595 25	128,338 62	2,983 48	22,089 62		304 23	173,372 18
Monarch	11,166 20	118 00		127 22	7,556 16	18,967 58	323 65	40,696 96	5,299 71	7,274 46	600 00	688 16	73,850 52
Perth	21,612 27		69 62	229 75	14,150 66	36,062 30		99,393 83	6,081 72	13,151 71		(b)1,542 61	156,232 17
Standard	20,797 84	572 04		87 07	8,318 43	29,775 38	472 80	86,518 87	17,461 59	9,250 21		840 03	144,318 88
Waterloo	32,829 54		173 02	330 62	20,672 90	54,006 08		160,829 67	16,870 77	18,689 06	503 47		250,699 05
Wellington	13,208 75	629 50	50 00	71 80	6,526 65	20,526 70	747 00	58,745 85	9,758 10	232 27	4,871 98	429 85	95,311 75
York	14,942 32		115 37	125 07	7,380 02	22,562 78	1,116 65	84,953 17	8,637 08	4,062 89		224 00	121,556 57
Totals	203,115 30	2,955 69	855 11	1,651 37	136,628 22	345,205 69	24,461 49	1,315,358 66	115,922 19	159,175 97	5,775 45	6,709 00	1,972,608 45

(a) Organization expenses. (b) Contra accounts

Strictly Mutual Fire Insurance Companies.

YEAR ENDING 31st DECEMBER, 1904.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.

Strictly Mutual Fire Insurance Companies.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Daniel McDougall	Mulock, Ont.
E. Fursman	Hanover, Ont.
Louis Schilling	Elmwood, Ont.
John McMillan	Swinton Park, Ont.
Henry Batterman	Williamsford, Ont.
F. H. O'Neill	Hanover, Ont.
John Standish	Walkerton, Ont.
Henry McNally	Tara, Ont.
Wm. Marshall	Hampden, Ont.
Adam Seegmiller	Walkerton, Ont.
Robert Richardson	Walkerton, Ont.
Wm. Irvine	Havermill, Ont.
John Picken	Durham, Ont.
Frederick Frook	Maple Hill, Ont.
Arch'd McQuaig	Priceville, Ont.

Officers:

Daniel McDougall, President	Mulock, Ont.
Robert Richardson, Vice-President	Walkerton, Ont.
Duncan Campbell, Secretary-Treasurer	Hanover, Ont.

Unasessed premium note capital, $40,939.13.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Amount of cash in Merchants' Bank, Hanover, Ont.		$4,053 85
" unpaid assessments of 1904		684 00
" unpaid assessments of prior years		209 25
" unpaid assessments of prior years (not extended)	$234 35	
" premium notes in force after deducting all payments thereon and assessments levied		40,939 13
Total assets		$45,886 23

LIABILITIES.—None.

Receipts.

ash balance at 31st December, 1903 (not extended)	$3,662 04	
" received for assessments levied in 1904		$4,083 40
" received for assessments levied in years prior to 1904		238 65
" interest		73 68
Total receipts		$4,395 73

Expenditure.

xpenses of Management:		
Amount paid for investigation and adjustment of claims		$33 50
" commission		1,218 25
" salaries, directors' and auditors' fees		354 70
" statutory assessment, license fee		22 89
" postage, telegrams, express and stationery		50 35
" printing and advertising		72 00
Total expenses of management		$1,751 69
iscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$209 25	
Cash paid for losses which occurred during 1904	2,011 63	
		2,220 88
ebate		31 35
Total expenditure		$4,003 92

Currency of Risks.

Amount covered by Policies in force 31st December, 1904:

	One year.	Two years.	Three years.	Total.
utual	$11,486	$73,476	$2,038,677	$2,123,639

Movement in Risks.

Mutual System:

	Number.	Amount.
licies in force 31st December, 1903	1,844	$1,882,493
licies new and renewed during 1904	769	790,877
oss number during 1904	2,613	$2,673,370
ss expired and cancelled in 1904	519	549,731
t risks in force at 31st December, 1904	2,094	$2,123,639

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	One year risks.	Two year risks.	Three year risks.	Total.
ount of face of all premium notes held by Company, and legally liable to assessment	$270 90	$1,864 14	$75,377 09	$77,512 13
ount of premium notes after deducting all payments thereon and assessments levied				40,939 13
ount of premium notes received during the year 1904				32,242 75

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

N. Harrison	Castlemore, Ont.
R. J. Rutherford	Campbell's Cross.
James Jackson	Brampton, Ont.
Thos. Sparrow	Mono Road, Ont.
J. J. Stewart	Britannia, Ont.
T. S. Mason	Lisgar, Ont.
D. H. Marshall	Snelgrove, Ont.
S. D. Rutherford	Cedar Mills, Ont.
John Gardhouse	Weston, Ont.

Officers:

R. J. Rutherford, President	Campbell's Cross, Ont.
J. J. Stewart, Vice-President	Britannia, Ont.
Luther Cheyne, Secretary	Brampton, Ont.
David Kirkwood, Treasurer	Brampton, Ont.

Unassessed premium note capital, $158,810.03.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash in Dominion Bank, Brampton	$9,487 27	
Cash, stamps, postal notes and post office orders on hand	114 68	
		$9,601 95
Amount unpaid of fixed payments of 1904		845 82
" prior years		321 31
" prior years (not extended)	$549 99	
Cash in agents' hands		122 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied		158,810 03
Amount of office furniture (not extended)	$250 00	
Total assets		$169,701 51

LIABILITIES.

Amount of supposed loss	$412 00
Amount of retained premiums	7 40
Total	$419 40

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$10,000 17	
Cash received as fixed payment of 1904		$15,110 18
" fixed payment of prior years		833 71
Cash received for interest		318 80
" rebate of hall rent		3 00
Cash received from agents		97 49
Total receipts		$16,363 18

Expenditure.

Expenses of Management:	
Cash paid for law costs	$8 21
" rent and taxes	123 48
" agents' commission	697 00
" salaries, directors' and auditors' fees	1,719 85
" fuel and light	28 75
" statutory assessment and license fee	58 18
" printing, stationery and advertising	224 25
" investigation and adjustment of claims	172 25
" for postage, etc	160 50
" discount	25
" for other expenses	51 55
Total expenses of management	$3,244 27
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	13,194 69
" rebate	200 04
Total expenditure	$16,639 00

Currency in Risks.

Amount covered by Policies in force 31st December, 1904:

	Four years.
Mutual	$5,689,487

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,489	$5,452,999
Policies taken during 1904 new or renewed	924	1,447,050
Gross number during 1904	4,413	$6,900,049
Less expired and cancelled in 1904	851	1,210,562
Net risks in force 31st December, 1904	3,562	$5,689,487

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$195,435 60
Amount of all premium notes on policies in force 31st December, 1904, after deducting all payments thereon and assessments levied	158,810 03
Amount of premium notes received during the year 1904	50,070 86

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

J. R. Miller	Jamestown, Ont.
Wm. Scott	Fulton's Mills. Ont
James Edgar	Gorrie, Ont.
Edward Bryans	Jamestown, Ont.
William McKercher	Wroxeter, Ont.
James Wylie	Glenfarrow, Ont.

Officers:

J. R. Miller, President	Jamestown, Ont.
Edward Bryans, Vice-President	Jamestown, Ont.
W. S. McKercher, Secretary-Treasurer	Wroxeter, Ont.

Unassessed premium note capital, $275,812.62.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Debentures		$6,000 00
Cash on hand at head office	$33 69	
Cash in Standard Bank, Harriston	1,080 02	
" Bank of Hamilton, Gorrie	615 53	
" Bank of Hamilton, Wroxeter	5,763 68	
		7,492 92
Amount unpaid of fixed payments of 1904		542 46
" " prior years (not extended)	$245 80	
Amount of premium notes in force after deducting all payments thereon and assessments levied		275,812 62
Office furniture and safe (not extended)	$200 00	
Total assets		$289,848 00

LIABILITIES.

Amount of adjusted losses	$500 00
" resisted losses	45 00
Total	$545 00

Receipts.

Balance at 31st December, 1903 (not extended)	$12,712 48	
Cash received as fixed payments of 1904		$11,983 97
" fixed payments of prior years		252 42
" refunded loss		6 50
" premiums paid in advance		17 90
" cancelled policies		50
" interest		445 33
Total receipts		$12,706 62

Expenditure.

Expenses of Management:		
Amount paid for law costs		$29 90
" to agents for commission		565 50
" for investigation and adjustment of claims		157 70
" for statutory assessment and license		60 41
" printing, stationery and advertising		88 11
" salaries, directors' and auditors' fees		1,046 20
" postage, telegrams and express		85 65
" rent		62 00
" travelling expenses		42 00
" other expenses		5 00
Expenses of management		$2,142 47
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$4 00	
" losses which occurred during 1904	9,418 80	
		9,422 80
" returned premiums		360 91
Total expenditure		$11,926 18

Currency of Risks.

Amount covered by Policies in force 31st December, 1904:

	Three years.	Four years.	Total.
Mutual	$71,400	$6,008,821	$6,080,221

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,672	$5,681,393
Policies new and renewed during 1904	1,165	$1,863,338
Gross number during 1904	4,837	$7,544,731
Less expired and cancelled during 1904	1,009	1,464,510
Net risks in force on mutual system 31st December, 1904	3,828	$6,080,221

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904:

	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$3,570 00	$300,441 05	$304,011 05
Amount of all premium notes, after deducting all payments thereon and assessments levied	.....	.....	275,812 62
Amount of premium notes received during the year 1904	1,910 00	91,256 90	93,166 90
Payments on premium notes of 1904, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1904	229 20	3,500 43	3,729 63
Notes for fixed payments unpaid	.....	149 65	149 65

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST M'GILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. L. Corbett	Brinsley, Ont.
Marshal Miller	Mooresville, Ont.
Ninian Grieve	Moray, Ont.
Thomas Pearson	Lieury, Ont.
John D. Drummond	Ailsa Craig, Ont.
George Saunders	West McGillivray.
Alexander W. Smith	Maple Lodge, Ont.
John Potter	Lieury, Ont.
William H. Taylor	McInnes, Ont.

Officers:

William L. Corbett, President	Brinsley, Ont.
John D. Drummond, Vice-President	Ailsa Craig, Ont.
William Fraser, Secretary-Treasurer	West McGillivray, Ont.

Unassessed premium note capital, $10,285.26.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Amount of cash at head office	$ 1 41	
" on deposit at bank, Parkhill	2,163 88	
		$2,165 29
Amount unpaid of instalments of 1904		95 40
Amount of premium notes in force after deducting all payments thereon and assessments levied		10,285 26
Total assets		$12,545 95

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$1,309 48	
Cash received as fixed payments of 1904		$990 76
" fixed payments of prior years		73 13
" interest		60 90
Total receipts		$1,124 79

Expenditure.

Expenses of Management:	
Amount paid for statutory assessment and license	$9 13
" salary, auditors' and directors' fees	86 00
" commission	64 50
" printing, stationery and advertising	12 75
Total expenses of management	$172 38
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	71 30
" rebate	19 30
" note cancelled uncollectable	6 00
Total expenditure	$268 98

Currency of Risks.

Amount covered by Policies in force 31st December, 1904:

	Three years.
Mutual	$451,390

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	371	$433,735
Policies new and renewed during 1904	131	144,815
Gross number during 1904	502	$578,550
Less expired or cancelled in 1904	125	127,160
Net risks in force on mutual system 31st December, 1904	377	$451,390

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$13,831 95
Amount of all premium notes after deducting all payments thereon and assessments levied	10,285 26
Amount of premium notes received during the year 1904	4,344 45
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	990 76
Notes for fixed payments unpaid	95 40

VICTORIA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HAMILTON.

Commenced business, November, 1863.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

H. N. Kittson ..... Hamilton, Ont.
Wm. Lees, Jr. ..... Hamilton, Ont.
H. S. Brennen ..... Hamilton, Ont.
F. F. Dalley ..... Hamilton, Ont.
M. G. Wright ..... Hamilton, Ont.
C. W. Tinling ..... Hamilton, Ont.

Officers:

H. N. Kittson, President ..... Hamilton, Ont.
Wm. Lees, Jr., Vice-President ..... Hamilton, Ont.
R. T. Kelley, Secretary-Treasurer ..... Hamilton, Ont.

Unassessed premium note capital, $1,930.69.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash in Bank of Hamilton	$	3,318 43
Cash in agents' hands		112 51
Amount unpaid of assessments of 1904		8,872 23
Amount of premium notes in force, after deducting all payments thereon and assessments levied		1,930 69
Total assets	$	14,233 86

LIABILITIES.

Amount of borrowed money	$	9,860 00
Amount of assessments paid in advance		205 66
Total liabilities	$	10,065 66

RECEIPTS.

Cash Balance at 31st December, 1903, (not extended)	$1,001 19	
Cash received for fixed payments of 1904	$	1,261 52
" " " " prior years		280 08
" for assessments levied in 1904		7,123 40
" deposit for future assessments		59 85
Total receipts	$	8,724 85

Expenditure.

Expenses of Management:		
Amount paid for law costs	$	450 91
" interest		550 94
" commission		55 40
" investigation and adjustment of claims		10 10
" printing, stationery and advertising		39 50
" rent and taxes		647 48
" salaries, directors' and auditors' fees		1,570 00
" postage, telegrams and express		223 70
" statutory assessment and license fee		15 86
" other expenses		145 58
Total expenses of management	$	3,709 47
Miscellaneous Payments:		
Cash paid for losses which occurred during 1904		598 27
" re-insurance		99 87
" in repayment of loans		2,000 00
Total expenditure	$	6,407 61

Currency of Risks.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual	$ 246,975

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,217	$1,095,307
Policies new and renewed during 1904	34	29,230
Gross number during 1904	1,251	$1,124,537
Less expired and cancelled in 1904	949	877,562
Net risks in force on mutual system 31st December, 1904	302	$ 246,975

Classification of Risks:

General Fire Insurance.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

Amount of face of all premium notes held by Company and legally liable to assessment	$	.....
Amount of all premium notes, after deducting all payments thereon and assessments levied		1,930 69

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

William Dynes	Granger, Ont.
John Johnston	Laurel, Ont.
Thomas Jennings	Mansfield, Ont.
Duncan McVanel	Shelburne, Ont.
Thomas Sime	Grand Valley, Ont.
James Semple	Grand Valley, Ont.
Vickers Bates	Horning's Mills, Ont.
John A. Best	Whitfield, Ont.
James McCue	Melancthon, Ont.
George Little	Elba, Ont.
Robert McDonald	Grand Valley, Ont.
George Lyon	Jessopville, Ont.

Officers:

William Dynes, President	Granger, Ont.
Vickers Bates, Vice-President	Horning's Mills, Ont.
James Brown, Secretary-Treasurer	Melancthon, Ont.

Unassessed premium note capital, $83,322.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office	$ 373 38	
Cash in Union Bank, Shelburne	5,908 80	
Cash in Traders' Bank, Grand Valley	3,119 06	
		9,401 24
Cash in agents' hands		124 76
Amount of premium notes in force after deducting all payments thereon and assessments levied		83,322 15
Total assets		$ 92,848 11

LIABILITIES.

None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$9,260 34	
Cash received as fixed payments of 1904		$ 5,464 42
" " " " prior years		41 41
" agents' balances		217 77
" interest		244 18
Total receipts		$ 5,967 78

EXPENDITURE.

Expenses of Management:		
Amount paid for investigation of claims		$ 28 90
" travelling expenses		29 50
" commission to agents		275 62
" rent		12 00
" statutory assessment and license fee		26 74
" printing, stationery and advertising		55 75
" salaries, directors' and auditors' fees		501 50
" postage, telegrams and express		60 00
Total expenses of management		$ 990 01
Miscellaneous Payments:		
Amount paid for losses which occurred prior to 1904	$ 652 45	
" " " " during 1904	4,117 67	
		4,770 12
" rebate		66 75
Total expenditure		$ 5,826 88

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual	$2,658,500

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,711	$2,229,120
Policies new and renewed during 1904	735	1,067,965
Gross number and amount during 1904	2,446	$3,297,085
Less expired and cancelled in 1904	537	638,585
Net risks in force on mutual system 31st December, 1904	1,909	$2,658,500

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 92,137 26
Amount of all premium notes, after deducting all payments thereon and assessments levied	83,322 15
Amount of premium notes received during the year 1904	37,202 51

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

I. R. Hammond	Monkton, Ont.
Robert Cleland	Listowel, Ont.
J. K. Baker	Henfyrn, Ont.
Samuel McAllister	Atwood, Ont.
D. B. Grieve	Newton, Ont.
James Donaldson, Sr.	Atwood, Ont.
Wm. Hewitt	Listowel, Ont.
S. S. Rothwell	Button, Ont.
J. T. Langford	Milverton, Ont.

Officers:

I. R. Hammond	Monkton, Ont.
James Donaldson, Sr., Vice-President	Atwood, Ont.
Robert Cleland, Secretary-Treasurer	Listowel, Ont.

Unassessed premium note capital, $125,691.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

h in Bank of Hamilton, Listowel, Ont.	$	9,795 57
ount of premium notes in force, after deducting all payments thereon and assessments levied		125,691 75
" unpaid of assessment levied during 1904		289 02
Total assets	$	135,776 34

LIABILITIES.—None.

RECEIPTS.

h balance at 31st December, 1903, (not extended)	$11,039 46	
n received for assessments levied during 1904		$ 3,786 80
" assessments levied before 1904		196 48
" carpenters' risks		5 00
" interest		301 20
Total receipts		$ 4 289 54

Expenditure.

Expenses of Management:	
Amount paid for travelling expenses	$ 4
" investigation of claims	30
" postage, etc.	23
" statutory assessment and license	30
" printing, stationery, and advertising	59
" salaries, directors' and auditors' fees	271
" rent and taxes	6
Total expenses of management	$ 426
Miscellaneous Payments:	
Amount paid for losses which occurred during 1904	5,106
Total expenditure	$ 5,533

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Four yea
Mutual	$2,807,5

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,321	$2,583,7
Policies new and renewed during 1904	425	910,1
Gross number during 1904	1,746	$3,493,8
Less expired and cancelled in 1904	360	686,3
Net risks in force on mutual system, 31st December, 1904	1,386	$2,807,5

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Four year ris
Amount of face of all premium notes held by Company and legally liable to assessment	$ 140,378
Amount of all premium notes, after deducting all payments thereon and assessments levied	125,691
Amount of premium notes received during the year 1904	45,508

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd, May, 1880.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

J. M. Fischer	Formosa, Ont.
Joseph Borho	Formosa, Ont.
Geo. Sirrs	Dunkeld, Ont.
Wm. Rankin	Paisley, Ont.
C. Johann	Belmore, Ont.
Alex. Robertson	Vesta, Ont.
And. Schnurr	Formosa, Ont.
Peter Hesch	Carlsruhe, Ont.
M. McNab	Chepstow, Ont.
Thomas Inglis, Jr.	Lakelet, Ont.
E. Siegner	Mildmay, Ont.
M. Fischer	Formosa, Ont.
H. Heinbuck	Dunkeld, Ont.
E. G. Kuntz	Formosa, Ont.
Jno. F. Waechter	Formosa, Ont.

Officers:

John M. Fischer, President	Formosa, Ont.
Andrew Schnurr, Vice-President	Formosa, Ont.
Julius Noll, Secretary-Treasurer	Formosa, Ont.

assessed premium note capital $180,706 04

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

nount of cash on hand at head office, 31st December, 1904	$63 85	
nount on deposit to Company's credit, 31st December, 1904, Merchants' Bank, Walkerton	5,800 00	
		$5,863 85
nount of premium notes in force after deducting all payments thereon and assessments levied, 1904		180,706 04
nount unpaid assessments of 1904		39 56
nount of prior years		36 32
Total assets		$186,645 77

LIABILITIES.—None.

RECEIPTS.

sh balance at 31st December, 1903 (not extended)	$7,742 06	
sh received for fixed payments of 1904		$3,262 08
" of prior years		25 95
" assessments levied in 1904		4,711 22
" assessments levied prior to 1904		221 52
" interest		236 35
Total receipts		$8,457 12

Expenditure.

Expenses of Management:	
Amount paid for law costs	$ 6 27
" commission to agents	543 19
" statutory assessment and license	55 19
" salaries, directors' and auditors' fees	658 78
" postage, telegrams and express	138 78
" printing and stationery	67 90
" investigation of claims	130 73
" rent and taxes	8 00
Total expenses of management	$1,608 84
Miscellaneous Payments:	
Amount paid for losses which occurred in 1904	8,642 65
Amount paid for rebate	83 84
Total expenditure	$10,335 33

Currency of Risks.

Amount of Policies in force 31st December, 1904.

Mutual	$5,728,376

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,636	$5,146,201
Policies new and renewed during 1904	1,523	2,304,805
Gross number during 1904	5,159	7,451,006
Less expired and cancelled in 1904	1,304	1,722 630
Net risks in force on mutual system 31st December, 1904	3,855	$5,728,376

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$198,201 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	180,706 04
Amount of premium notes received during the year 1904	79,586 00
Payments on premium notes of 1904, including all sums credited on said premium notes, viz:	
Cash paid up to 31st December, 1904	3,262 09

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

W. J. Bryan ..... Rydal Bank, Ont.
Wm. Vincer ..... Mindemoya, Ont.
Robert Tilson ..... Tehkummah, Ont.
Alex. Findley ..... Echo River, Ont.
E. Belanger ..... Chelmsford, Ont.
Jno. Tait ..... Iron Bridge, Ont.
Wm. A. Beattie ..... Manitowaning, Ont.
W. H. Whalen ..... Walford, Ont.
Chas. Young ..... Richard's Landing, Ont.
Geo. Farmer ..... Sault Ste. Marie, Ont.
Geo. Demers ..... Verner, Ont.
Edward Beck ..... Gore Bay, Ont.
Henry Feltham ..... Thessalon, Ont.

Officers:

Alex. Findlay, President ..... Echo River, Ont.
Chas. Young, Vice-President ..... Richard's Landing, Ont.
H. N. Young, Secretary-Treasurer ..... Sault Ste. Marie, Ont.

Unassessed premium note capital $17,012 93

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand, head office	$52 30	
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.	3,254 87	
		$3,307 17
Amount of cash in agents' hands		2 50
Amount of fixed payments due in 1904		350 17
Amount unpaid of fixed payments due in prior years (not extended)	$292 45	
Amount of premium notes in force after deducting all payments thereon and assessments levied		17,012 93
Amount of office furniture and safe, (not extended)	$117 00	
Total assets		$20,672 77

LIABILITIES.

Amount of supposed loss	$604 00
Total	604 00

Receipts.

Cash balance at 31st December, 1903 (not extended)	$2,859 08	
Cash received by Company as membership fees		$270 00
" fixed payments due in 1904		2,519 39
" " " prior years		201 00
" interest		80 52
" all other sources		6 00
Total receipts		$3,076 91

Expenditure.

Expenses of Management:		
Cash paid for interest		$1 55
" agents' commission		502 00
" salaries, directors' and auditors' fees		235 00
" statutory assessment and license fee		12 33
" travelling expenses		277 40
" printing, stationery and advertising		54 05
" postage		29 20
" other expenses		25 00
Total expenses of management		$1,136 53
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$300 00	
" " " in 1904	1,153 60	
		1,453 60
" re-insurance		12 50
" rebate		23 69
Total expenditure		$2,626 32

Currency of Risks.

	One year.	Two years.	Three years.	Total.
Amount covered by policies in force 31st Dec., 1904	$700	$400	$849,516	$850,616
Re-insurance:				
Mutual	.....	.....	1,800	1,800
Net risks in force December, 1904	$700	$400	$847,716	$848,816

Movement in Risks.

	Number.	Amount.
Policies in force 31st December, 1903	1,101	$752,031
Policies taken during 1904	417	292,550
Number and amount in force at any time during 1904	1,518	$1,044,581
Deduct expired and cancelled in 1904	315	193,965
Net risks in force 31st December, 1904	1,203	$850,616

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.	Two years.	Three years.	Total.
mount of face of all premium notes held by Company and legally liable to assessment	$7 17	$8 00	$24,400 48	$24,415 65
mount of all premium notes after deducting all payments thereon and assessments levied	4 78	5 33	17,002 82	17,012 93
mount of premium notes received during the year 1904	7 17	8 00	8,743 50	8,758 67
ayments on premium notes of 1904 including all sums credited on said premium notes:				
ash paid up to 31st December, 1904	2 39	.....	2,517 00	2,519 39
otes for fixed payments unpaid 31st Dec., 1904	.....	2 67	347 50	350 17

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. Snider	Waterloo, Ont.
Arch'd Campbell, M.P.	Toronto Junction.
James Goldie	Guelph, Ont.
J. D. Saunby	London, Ont.
Robert Noble	Norval, Ont.
G. E. Goldie	Galt, Ont.

Officers:

Wm. Snider, President	Waterloo, Ont.
James Goldie, Vice-President	Guelph, Ont.
Seneca Jones, Secretary-Treasurer	Hamilton, Ont.

Unassessed premium note capital $79,414 45

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash value of mortgages		$49,950 00
Cash value of debentures		43,382 96
Actual cash on hand at head office	$ 60 34	
Cash on deposit to the Company's credit, not drawn against, in Bank of Hamilton, at Hamilton	1,588 34	
Cash in Traders' Bank, Hamilton	8,571 96	
		$10,220 64
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$79,414 45	
Less residue of premium notes given by Company for re-insurance	263 25	
		$79,151 20
Amount unpaid of fixed payments of 1904		108 00
" accrued interest		1,017 69
Total assets		$183,830 49

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1903, (not extended)	$18,714 54	
Cash received as fixed payments of 1904		$26,674 28
" " " due in prior years		338 82
" interest		4,655 39
" fees, etc.		45 90
" from sale of investments (not extended)	$7,950 00	
Total receipts		$31,714 39

Expenditure.

Expenses of Management:		
Amount paid for investigation and adjustment of claims		$54 97
" statutory assessment and license fee (Ontario and N. W. T.)		18 92
" printing, stationery and advertising		111 30
" salaries, directors' and auditors' fees		4,731 09
" postage, telegrams and express		111 41
" travelling expenses		204 33
" rent and taxes		224 00
" other expenses		110 00
Total expenses of management		$5,566 02
Miscellaneous Payments.		
Cash paid for losses which occurred during 1904		23,678 33
" rebate		565 90
" re-insurance		132 41
" dividends to policy holders		3,015 63
" for investments (not extended)	$15,200	
Total expenditure		$32,958 29

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	One year or less	Three years.	Total.
Mutual	$135,000	$946,150	$1,081,150 00
Re-insurance:			
Mutual	.....	.....	7,666 65
Net risks in force 31st December, 1904...	$135,000	$946,150	$1,073,483 35

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	317	$915,100
Policies new and renewed during 1904	153	553,900
Gross number during 1904	470	$1,469,000
Less expired and cancelled in 1904	143	387,850
Net risks in force on mutual system 31st December, 1904	327	$1,081,150

CLASSIFICATION OF RISKS:

Manufacturing.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$1,547	$125,255 00	$126,802 00
Amount of all premium notes after deducting all payments thereon and assessments levied	1,478	77,936 45	79,414 45
Amount of premium notes received during the year 1904	.....	.....	58,845 00
Payments on premium notes of 1904 including all sums credited on said premium notes:			
Cash paid to 31st December, 1904			11,891 60
Amount of premium notes given by Company for re-insurance			$438 75
Less payments made thereon			175 00
Residue of premium notes given for re-insurance			$263 75

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

James Tolton	Walkerton, Ont.
Abm. Zettel	Formosa, Ont.
James Craig	Burgoyne, Ont.
A. Cormack	Paisley, Ont.
T. E. Morgan	Ripley, Ont.
J. Bilger	Walkerton, Ont.
W. H. Brockelbank	Walkerton, Ont.
Wm. Rowand	Walkerton, Ont.
H. Lemon	Owen Sound, Ont.
Saml. Garland	Pickerton, Ont.
John Lambertus	Walkerton, Ont.
David Noble	Walkerton, Ont.
Wm. Hopf	Moltke, Ont.
W. H. Arkell	Teeswater, Ont.
M. McKinnon	Chesley, Ont.

Officers:

James Tolton, President	Walkerton, Ont.
Wm. Rowand, Vice-President	Walkerton, Ont.
J. J. Schumacher, Secretary-Treasurer	Walkerton, Ont.

Unassessed premium note capital $195,247 47

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Actual cash on hand at head office	$640 51	
Cash in Bank of Commerce, Walkerton	3,008 27	
Cash in Merchants' Bank, Walkerton	2,991 73	
		$6,640 51
Cash in agents' hands		239 82
Amount unpaid of fixed payments of 1904		403 27
" " " of prior year (not extended)	$239 82	
" assessments of 1904		411 35
" of assessments of prior years		331 07
" of assessments of years prior to 1904 (not extended)	$164 35	
Amount of premium notes in force after deducting all payments thereon and assessments levied		$195,247 47
Total assets		$203,273 49

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903, (not extended)	$9,201 60	
Cash received for fixed payments of 1904		$4,561 67
" " of prior years		76 18
" for assessments of 1904		7,083 53
" prior years		150 40
" interest		200 86
" permits		10 79
" agents balances written off		24 49
Total receipts		$12,107 92

EXPENDITURE.

Expenses of Management:		
Amount paid for commission		$1,020 00
" law costs		3 00
" rent and taxes		25 00
" fuel and light		25 00
" statutory assessment and license fee		55 56
" salaries, directors' and auditors' fees		1,208 85
" printing, stationery and advertising		237 44
" postage, etc.		130 00
" investigation of claims		180 80
" travelling expenses		14 70
Total expenses of management		$2,900 35
Miscellaneous Payments:		
Amount paid for losses which occurred prior to 1904	$ 87 00	
" losses which occurred during 1904	11,462 45	
		11,549 45
" rebate		97 21
" typewriter and furniture		122 00
Total expenditure		$14,669 01

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1904.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	$41,460	$60,500	$4,441,781	$1,739,790	$6,283,531

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	4,330	$5,184,147
Policies taken during 1904 new and renewed	2,040	2,661,822
Gross number during 1904	6,370	7,845,969
Less expired and cancelled in 1904	1,439	1,562,438
Net risks in force on mutual system, 31st December, 1904	4,931	$6,283,531

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

On Policies in force 31st December, 1904.

	One year.	Two years.	Three years.	Four years.	Totals.
ount of face of all remium notes held by Company and legally liable o assessment	$1,465 00	$1,960 00	$155,231 60	$60,117 00	$218,773 00
ount of all premium otes after deducting all ayments thereon and assessments levied	1,330 63	1,740 50	140,569 28	51,607 06	195,247 47
ount of premium notes eceived during 1904	1,472 00	972 00	78,847 00	11,251 00	92,542 00
yments on premium notes f 1904, including all sums redited on said premium otes:					
sh paid up to 31st Dec., 1904					$4,561 67
ents' balances					403 27

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Adelbert Jamieson	Boyle, Ont.
Charles Hack	St. Catharines, Ont.
A. G. Petett	Grimsby, Ont.
Isaac Jarvis	Beamsville, Ont.
Isaac Tufford	Beamsville, Ont.
C. M. Honsburger	Jordan Station, Ont.

Officers:

Adelbert Jamieson, President	Boyle, Ont.
C. M. Honsburger, Vice-President	Jordan Station, Ont.
G. W. Tinlin, Secretary-Treasurer	Beamsville, Ont.

Unassessed premium note capital, $34,282.94.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash in Bank of Hamilton, Beamsville	$397 6
Amount of premium notes in force, after deducting all payments thereon and assessments levied	34,282 9
Amount unpaid of fixed payments of 1904	70 0
" assessments of 1904	53 5
Total assets	$34,804 1

LIABILITIES.

Amount of resisted loss	$1,231 1
Amount of borrowed money	1,100 0
Total liabilities	$2,331 1

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$312 15	
Cash received as fixed payments due in 1904		$1,905 5
" due in prior years		32 2
" assessments of 1904		1,822 6
" interest		1 2
" borrowed money		2,849 3
Total receipts		$6,611 0

EXPENDITURE.

Expenses of Management:		
Cash paid for agents' fees		$10 25
" investigation of claims		9 50
" statutory assessment and license fee		14 85
" salaries, directors' and auditors' fees		252 10
" rent		12 00
" printing, stationery and advertising		47 00
" postage, telegrams and express		40 22
" interest		29 03
Total expenses of management		$414 95
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$625 00	
" " " in 1904	3,163 00	
		3,788 00
" rebate		7 59
" in repayment of loans		2,315 00
Total expenditure		$6,525 54

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$1,098,720

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	725	$1,009,957
Policies taken during 1904	309	444,505
Policies in force at any time during 1904	1,034	1,454,462
Policies expired and cancelled during 1904	272	355,742
Net risks in force 31st December, 1904	762	$1,098,720

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$39,190 01
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,282 94
Amount of premium notes received during the year 1904	15,831 50
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	3,760 41
Notes for fixed payments unpaid at 31st December, 1904	123 58

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. Lownsbrough	Lindsay, Ont.
John Jackson	Lindsay, Ont.
A. F. Cragg	Cambray, Ont.
D. H. Corneil	Omemee, Ont.
Wm. Fell	Bury's Green, Ont.
Edwin Mark	Little Britain, Ont.
John Campbell	Woodville, Ont.
W. J. Beecroft	Woodville, Ont.
Alex. Jamison	Glenarm, Ont.
Thos. Robertson	Dunsford, Ont.
Wm. McGee	Janetville, Ont.
W. S. Graham	Mount Pleasant, Ont.

Officers:

Wm. Lownsbrough, President	Lindsay, Ont.
John Campbell, Vice-President	Woodville, Ont.
R. J. Corneil, Secretary-Treasurer	Lindsay, Ont.

Unassessed premium note capital, $94,743.79.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Actual cash in Bank of Montreal, Lindsay		$10,372 00
Amount of short date notes less than one year overdue		1,162 64
Amount of premium notes in force after deducting all payments thereon and assessments levied	$94,743 79	
Less residue of premium notes given for re-insurance	401 22	
		94,342 57
Office furniture and safe (not extended)	$300 00	
Total assets		$105,877 21

Receipts.

Cash balance at 31st December, 1903 (not extended)	$8,615 48	
Cash received for membership fees		$763 60
" for fixed payments of 1904		7,331 75
" from due bills		867 86
" for extra premiums		18 66
" for interest		259 94
" for safe sold		50 00
Total receipts		$9,291 81

Expenditure.

Expenses of Management:	
Cash paid for travelling expenses	$12 00
" investigation of claims	33 75
" commission to agents	1,518 55
" statutory assessment and license fee	33 63
" salaries, directors' and auditors' fees	669 43
" printing, stationery and advertising	81 06
" postage, telegrams and express	49 60
" collection of notes	28 75
" freight on safe	12 48
" cartage, etc.	10 00
Total expenses of management	$2,449 25
Miscellaneous Payments:	
Amount paid for losses which occurred during 1904	4,410 39
" rebates	292 22
" re-insurance	83 43
" safe	300 00
Total expenditure	$7,535 29

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	One year.	Two years.	Three years.	Totals.
Mutual	$47,940	$60,800	$3,399,766	$3,408,506
Less re-insured	.....	.....	.....	14,575
Net risks carried at 31st December, 1904				$3,393,931

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,565	$2,936,157
Policies new and renewed during 1904	1,012	1,239,050
Gross number during 1904	3,577	$4,175,207
Less expired or cancelled in 1904	712	766,701
Net risks in force on mutual system 31st December, 1904	2,865	$3,408,506

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$1,896.55	$2,342.75	$114,078.74	$118,318.04
Amount of all premium notes after deducting all payments thereon and assessments levied	.....	.....	.....	94,743.79
Amount of premium notes received during the year 1904	.....	.....	.....	42,819.22
Payments on the premium notes of 1904, including all sums credited on the said premium notes:				
Cash paid up to 31st December, 1904	.....	.....	.....	7,331.75
Notes for fixed payments or assessments unpaid 31st December, 1904..	.....	.....	.....	1,045.64
Amount of premium notes given for re-insurance	.....	.....	.....	496.00
Less payments made thereon	.....	.....	.....	94.78
Residue of said premium notes for which the Company is still liable	.....	.....	.....	401.22

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 23rd July, 1894.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

A. W. Hitchins	Emerald, Ont.
Wm. H. Preston	Stella, Ont.
D. T. Finley	Stella, Ont.
F. P. Instant	Stella, Ont.
Wm. Allen	Stella, Ont.
John Richards	Stella, Ont.
Henry Filson	Stella, Ont.
R. A. Fowler	Emerald, Ont.
W. A. Hitchins	Emerald, Ont.

Officers:

A. W. Hitchins, President	Emerald, Ont.
Wm. Allen, Vice-President	Stella, Ont.
F. P. Instant, Secretary-Treasurer	Stella, Ont.

Unassessed premium note capital, $4,480.06.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash on hand at head office	$ 29 17	
Cash in Bank of Montreal, Kingston	2,580 39	
		$2,609 56
Cash in agents' hands		37 21
Amount of premium notes in force after deducting all payments thereon and assessments levied		4,480 06
Notes or due bills less than one year overdue		7 50
Notes or due bills one year or more overdue (not extended)	$11 25	
Office furniture (not extended)	40 00	
Total assets		$7,134 33

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December, 1903 (not extended)	$2,296 50	
Cash received as fixed payments of 1904		$366 34
Cash received for interest		99 97
Total receipts		$466 31

Expenditure.

Expenses of Management:	
Cash paid for commission to agents	$70 13
" law costs	25
" rent and taxes	9 00
" statutory assessment and license fee	6 79
" travelling expenses	1 00
" salaries, directors' fees, etc.	54 00
" printing, stationery, etc.	12 00
" postage, telegrams and express	08
Total expenses of management	$153 25
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	None
Total expenditure	$153 25

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$199,600

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	149	$184,245
Policies new and renewed during 1904	47	47,885
Gross number during 1904	196	$232,130
Less expired or cancelled in 1904	32	32,530
Net risks in force on mutual system 31st December, 1904	164	$199,600

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$5,982 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	4,480 06
Amount of premium notes received during the year 1904	1,436 55
Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1904	361 37
(b) Notes for fixed payments or assessments unpaid 31st December, 1904	7 50

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

G. Nelson Rose	Waupoos East, Ont
Cyrus Giles	Ameliasburg, Ont.
W. R. Rankin	Demorestville, Ont.
John Laird	Picton, Ont.
Sidney Stanton	Picton, Ont.
Geo. M. McCartney	Rose Hall, Ont.
Thos. Wellbanks	Picton, Ont.
Abram Arkett	Picton, Ont.
Robert Cunningham	Picton, Ont.

Officers:

G. Nelson Rose, President	Waupoos East, Ont.
Sidney Stanton, Vice-President	Picton, Ont.
P. C. Macnee, Secretary-Treasurer	Picton, Ont.

Unassessed premium note capital, $29,178.14.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash on hand, head office	$113 39	
Cash in Bank of Montreal, Picton	102 58	
Cash in Metropolitan Bank, Picton	2,245 33	
		$2,461 30
Amount unpaid of fixed payments of 1904		59 83
Amount of premium notes in force, after deducting all payments thereon and assessments levied		29,178 14
Amount of office furniture and safe (not extended)	$25 00	
Total assets		$31,699 27

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$3,446 34	
Cash received for fixed payments of 1904		$2,864 52
" fixed payments due in prior years		25 55
" interest		109 29
Total receipts		$2,999 36

Expenditure.

Expenses of Management:	
Amount paid for commission to agents	$147 50
" investigation of claims	10 00
" salaries, directors' and auditors' fees	403 15
" statutory assessment and license	15 93
" printing, stationery and advertising	82 83
" postage, telegrams, etc.	9 00
" other expenses	2 50
Total expenses of management	$670 91
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	3,291 10
" rebate	22 39
Total expenditure	$3,984 40

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$1,167,060

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	876	$1,121,055
Policies new and renewed during 1904	295	389,425
Gross number during 1904	1,171	$1,510,480
Less expired and cancelled in 1904	279	343,420
Net risks in force on mutual system 31st December, 1904	892	$1,167,060

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$35,143 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	29,178 14
Amount of premium notes received during the year 1904	11,699 00
Payment on the premium notes of 1904, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1904	981 34

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Joseph Scott	Prescott, Ont.
James Bennett	Spencerville, Ont.
Robert Montgomery	Pittston, Ont.
Thomas McIvor	Ventnor, Ont.
L. W. Faulkner	North Augusta, Ont.
Alexander Adams	Ventnor, Ont.
W. S. Render	Oxford Mills, Ont.
Henry Morgatroyd	Brouseville, Ont.
Alex. Morrison	Rockspring, Ont.
Alexander Robinson	Prescott, Ont.
John Gordon	Spencerville, Ont.
G. J. Carson	Charleville, Ont.
Joseph Wright	Algonquin, Ont.
Richard Connell	Roebuck, Ont.
Richard McCaslin	Irena, Ont.

Officers:

Joseph Scott, President	Prescott, Ont.
Henry Morgatroyd, Vice-President	Brouseville, Ont.
F. M. Scott, Secretary-Treasurer	Prescott, Ont.

Unassessed premium note capital, $110,881.24.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

sh on hand at head office	$ 383 83	
sh in Traders' Bank, Prescott	10,701 02	
		$ 11,084 85
paid fixed payments of 1904		214 54
paid fixed payments of prior years (not extended)	$ 46 98	
nount of premium notes in force, after deducting all payments thereon and assessments levied		110,881 24
Total assets		$ 122,180 63

LIABILITIES.—None.

RECEIPTS.

sh balance at 31st December, 1903 (not extended)	$9,624 14	
sh received for fixed payments of 1904		$ 8,317 12
" prior years		62 95
" interest		253 07
" transfer fees		2 50
Total receipts		$8,635 64

EXPENDITURE.

Expenses of Management:		
Cash paid for postage, telegrams and express	$	118
" statutory assessment and license fee		42
" printing, stationery, advertising		107
" salaries, directors', and auditors' fees		560
" rent and taxes		5
" investigation and adjustment of claims		76
" traveling expenses		38
" other expenses		18
Total expenses of management	$	969
Miscellaneous Payments:		
Cash paid for losses of 1904		5,991
" rebate		88
" safe		125
Total expenditure	$	7,174

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three year
Mutual	$4,233,8

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,086	$3,872,9
Policies taken during 1904, new or renewed	1,302	1,642,0
Total number and amount in force at any time during 1904	4,388	$5,514,9
Deduct expired and cancelled in 1904	1,057	1,281,1
Net risks in force 31st December, 1904	3,331	$4,233,8

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

		Three year
Amount of face of all premium notes held by Company and legally liable to assessment	$	150,471
Amount of all premium notes, after deducting all payments thereon and assessments levied		110,881
Amount of premium notes received during the year 1904		49,260
Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.		8,531

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Albert E. Hoskin	Cobourg, Ont.
Geo. H. Martyn	Welcome, Ont.
John C. Rosevear	Cold Springs, Ont.
J. L. Grosjean	Brookside, Ont.
John Bowman	Cold Springs, Ont.
J. T. Mulholland	Baltimore, P. O

Officers:

Albert E. Hoskin, President	Cobourg, Ont.
John L. Grosjean, Vice-President	Brookside, Ont.
John C. Rosevear, Manager-Treasurer	Cold Springs, Ont.
David Eagleson, Secretary	Cold Springs, Ont.

Unassessed premium note capital, $70,115.22.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand, head office	$ 41 11	
Cash in Dominion Bank, Cobourg	2,992 14	
	$	3,033 25
Amount of fixed payments of 1904 unpaid		78 72
Amount of premium notes after deducting all payments made and assessments levied		70,115 22
Office furniture (not extended)	$2 00	
Total assets	$	73,227 19

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$1,449 27	
Cash received as fixed payments of 1904	$	2,995 68
" fixed payments of prior years		25 39
" interest		60 25
Total receipts	$	3,081 32

EXPENDITURE.

Expenses of Management:		
Cash paid for fuel and light		$ 2 00
" statutory assessment and license fee		19 82
" investigation of claims		15 00
" salaries, directors' and auditors' fees		270 25
" printing, stationery and advertising		44 45
" postage, telegrams and express		23 93
" travelling expenses		6 50
" rent and taxes		1 50
" other expenses		2 50
Total expenses of management		$ 385 95
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$ 35 25	
" losses which occurred during 1904	972 15	
		1,007 40
" rebate		103 99
Total expenditure		$ 1,497 34

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$1,741,333

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,180	$1,519,608
Policies new and renewed during 1904	546	686,070
Gross number and amount during 1904	1,726	$2,205,678
Less cancelled and expired in 1904	373	464,345
Net risks in force 31st December, 1904	1,353	$1,741,333

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ 77,909 69
Amount of all premium notes after deducting all payments thereon and assessments levied	70,115 22
Amount of premium notes received during the year 1904	30,744 25
Payments on premium notes of 1904, including all sums credited on said premium notes, viz.:	
(a) Cash paid to 31st December, 1904	2,995 68
(b) Unpaid	78 72

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

A. C. Parks	Hay Bay, Ont.
T. A. Amay	Odessa, Ont.
W. R. Longmore	Camden East, Ont.
U. C. Sills	Napanee, Ont.
H. A. Baker	Moscow, Ont.
J. B. Aylesworth	Newburgh, Ont.

Officers:

A. C. Parks, President	Hay Bay, Ont.
U. C. Sills, Vice-President	Napanee, Ont.
M. C. Bogart, Secretary	Napanee, Ont.
Frank C. Bogart, Treasurer	Napanee, Ont.

Unassessed premium note capital, $44,502.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

ash in Merchants' Bank at Napanee		$ 778 03
mount unpaid of fixed payments of 1904		243 49
" fixed payments of prior years (not extended)	$41 05	
" agents' balances		209 59
mount of premium notes in force, after deducting all payments thereon and assessments levied		44,502 15
Total assets		$ 45,733 26

LIABILITIES.—None.

RECEIPTS.

ash balance at 31st December, 1903 (not extended)	$278 64	
ash received as fixed payments of 1904		$ 4,652 46
" " prior years		141 52
" from agents		238 75
" interest		80
Total receipts		$ 5,033 53

EXPENDITURE.

Expenses of Management:	
Amount paid for commission to agents	$ 802 67
" statutory assessment and license fee	18 34
" printing, and advertising	63 56
" salaries, directors' and auditors' fees	553 50
" postage, telegrams, express and stationery	63 50
" investigation and adjustment of claims	24 60
" interest	34 68
" fuel, light, and office rent	41 00
Total expenses of management	$ 1,601 85
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	2,267 37
" rebate	64 92
" repayment of loans	600 00
Total expenditure	$ 4,534 14

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1904.

	Three years.
Mutual	$1,553,578 00
Less re-insured	6,212 50
Net amount of risk at 31st December, 1904	$1,547,365 50

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,083	$1,368,68
Policies new and renewed during 1904	413	554,18
Gross number during 1904	1,496	$1,922,87
Less expired or cancelled in 1904	305	369.29
Net risks in force on mutual system 31st December, 1904	1,191	$1,553,57

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risk
Amount of face of all premium notes held by Company and legally liable to assessment	$ 54,788 7
Amount of all premium notes, after deducting all payments thereon and assessments levied	44,502
Amount of premium notes received during the year 1904	19,614 6
Payments on the premium notes of 1904, including all sums credited on	

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. Smith	Columbus, Ont.
Peter Christie, M.P.	Manchester, Ont.
John Lander	Oshawa, Ont.
C. C. McAvoy	Atha, Ont.
D. E. Pugh	Pickering, Ont.
John Davy	Leskard, Ont.
Hon. John Dryden	Pickering, Ont.
Alex. Mackenzie	Columbus, Ont.
Noah Burkholder	Whitevale, Ont.
R. J. Mackie	Oshawa, Ont.
James Parr	Blackstock, Ont.
Royal Rogers	Kinsale, Ont.

Officers:

Wm. Smith, President	Columbus, Ont.
Hon. John Dryden, Vice-President	Toronto, Ont.
Wm. Purves, Secretary	Columbus, Ont.
Samson Roberts, Treasurer	Columbus, Ont.

Unassessed premium note capital, $94,479.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

tual cash on hand at head office	$ 390 62	
sh in Western Bank, Oshawa	1,748 75	
		$ 2,139 37
nount unpaid of fixed payments, 1904		247 70
" of prior years (not extended)	$ 6 35	
" unpaid of assessments of 1904		95 28
" of prior years (not extended)	18 61	
" of premium notes in force after deducting all payments thereon and assessments levied	94,479 00	
ss residue of premium notes given for re-insurance	1,509 57	
		92,969 43
Total assets		$ 95,451 78

LIABILITIES.

nount of supposed or reported loss	$ 600 00

Receipts.

Cash balance at 31st December, 1903 (not extended)	$5,590 32	
Cash received fixed payments of 1904		$ 6,206 31
" " " prior years		328 50
" assessments of 1904		2,532 17
" " " prior years		91 49
" for interest during 1904		127 12
" carpenters' risks, transfer fees and re-insurance		23 11
Total receipts		$ 9,308 70

Expenditure.

Expenses of Management:		
Cash paid for agents' commission		$ 1,480 50
" salaries, directors' and auditors' fees		716 95
" statutory assessment and license fee		36 02
" printing, stationery and advertising		165 25
" postage, telegrams and express		104 95
" investigation of claims		31 50
" rent, taxes		12 00
" other expenses		19 00
Total expenses of management		$ 2,566 17
Miscellaneous Payments:		
Cash paid for losses which occurred during 1904		9,956 58
" rebate		122 90
" re-insurance		114 00
Total expenditure		$ 12,759 65

Currency of Risks.

Amount covered by policies in force 31st December, 1904.

	One year or less.	Two years.	Three years.	Total.
Mutual	$12,765	$3,150	$3,551,902	$3,567,817 00
Less amount re-insured	.....	.....	50,800	50,800 00
Net risks carried at 31st December, 1904	$12,765	$3,150	$3,501,102	$3,517,017 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,505	$3,181,320
Policies new and renewed during 1904	1,014	1,295,052
Gross number during 1904	3,519	$4,476,372
Less expired and cancelled in 1904	785	908,555
Net risks in force on mutual system 31st December, 1904	2,734	$3,567,817

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.	Two years.	Three years.	Total.
nount of face of all premium notes held by Company and legally liable to assessment	$416 50	$99 90	$115,655 99	$116,172 39
nount of premium notes after deducting all payments thereon and assessments levied	369 75	86 10	94,023 15	94,479 00
nount of premium notes received during the year 1904	429 50	52 00	41,802 08	42,283 58
yments on the premium notes of 1904, including all sums credited on said premium notes, viz.:				
) Cash paid up to 31st Dec., 1904	49 35	6 60	6,150 36	6,206 31
Notes for fixed payments or assessments unpaid at 31st Dec., 1904	.....	.....	247 70	247 70
nount of premium notes given for re-insurance	.....	.....	1,885 40	1,885 40
ss payments made thereon	.....	.....	375 83	375 83
sidue of said premium notes for which the Company is still liable	.....	.....	1,509 57	1,509 57

MIDLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, UXBRIDGE.

Commenced business 25th March, 1895.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. Hamilton	Uxbridge, Ont.
Wm. Shier	Sunderland, Ont.
R. S. Webster	Udora, Ont.
P. Thompson	Uptergrove, Ont.
G. McTaggart	Myrtle, Ont.
Thos. Feasby	Uxbridge, Ont.
Geo. F. Bruce	Beaverton, Ont.
J. Holborn	Queensmills, Ont.
A. Graham	Uxbridge, Ont.
F. Dobson	Uxbridge, Ont.
Wm. Wallace	Saintfield, Ont.
Geo. E. Lawrence	Audley, Ont.

Officers:

W. Hamilton, President	Uxbridge, Ont.
Geo. F. Bruce, VicePresident	Beaverton, Ont.
Chas. Gould, Treasurer	Uxbridge, Ont.
Jos. E. Gould, Secretary	Uxbridge, Ont.

Unassessed premium note capital $46,620 28

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash in Dominion Bank, Uxbridge	$3,033 00	
Cash in I. J. Gould and Bros.' Bank, Uxbridge	302 47	
		$3,335 4
Amount of premium notes in force after deducting all payments thereon and assessments levied	$46,620 28	
" less residue of premium notes given for re-insurance	540 20	
		46,080 0
Amount unpaid of instalments or fixed payments of 1904		43 3
Total assets		$49,458 9

LIABILITIES.—None.

Receipts.

ash balance at 31st December, 1903, (not extended)	$1,676 85	
ash received for fees or surveys		$153 10
" fixed payments due in 1904		4,129 61
" " " prior years		102 22
" interest, during 1904		56 90
" fees, carpenters' risks, etc.		19 66
Total receipts		$4,461 49

Expenditure.

xpenses of Management:	
Cash paid for investigation of claims	$12 00
" agents' commission	565 53
" rent and taxes	40 00
" interest	1 10
" statutory assessment and license fee	20 16
" salaries, directors' and auditors' fees	685 64
" printing, advertising and stationery	118 35
" postage and telegrams	33 27
Total expenses of management	$1,476 05
liscellaneous Payments:	
Cash paid for losses which occurred during 1904	1,067 33
" rebate	124 44
" re-insurance	135 05
Total expenditure	$2,802 87

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
lutual	$1,623,033
ess re-insured	38,600
et amount in force 31st December, 1904	$1,584,433

Movement in Risks.

Mutual System.

	Number.	Amount.
olicies in force 31st December, 1903	1,324	$1,554,578
olicies new and renewed during 1904	475	585,440
ross number during 1904	1,799	2,140,018
ess expired or cancelled in 1904	438	516,985
et risks in force on mutual system 31st December, 1904	1,361	$1,623,033

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$58,275 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	46,620 28
Amount of premium notes received during the year 1904	17,126 55
Amount of payments on premium notes of 1904, including all sums credited on said premium notes	4,171 29
Amount of premiunm notes given by company for re-insurance	675 25
Amount of payments made thereon	135 05
Amount of residue of said premium notes for which the Company is still liable	540 20

IE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14*th September*, 1896.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. McGarry	Perth, Ont.
James Shaw	Drummond, Ont.
Carr Thompson	McGarry's, Ont.
Dennis Noonan	Elliott, Ont.
Andrew Cochrane	Almonte, Ont.
Jno. Somerville	Middleville, Ont.
Peter Cavers	Harper, Ont.
Bruce Lees	Fallbrook, Ont
Robert M. Anderson	Manion, Ont.

Officers:

Wm. McGarry, President	Perth, Ont.
James Shaw, Vice-President	Drummond, Ont.
W. G. Cameron, Secretary	Perth, Ont.
W. A. Moore, Treasurer	Perth, Ont.

nassessed premium note capital $91,848 22

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

ash on hand at head office	$168 50	
ash in Merchants' Bank, Perth	6,104 92	
		$6,273 42
mount unpaid of fixed payments of 1904		179 67
mount unpaid of fixed payments of prior years, (not extended)	$566 08	
mount premium notes in force after deducting all payments thereon and assessments levied		91,848 22
fice furniture and safe (not extended)	$150 00	
Total assets		$98,301 31

LIABILITIES.—None.

RECEIPTS.

ash balance at 31st December, 1903 (not extended)	$4,346 23	
ash received as fixed payments of 1904		$9,865 05
" as fixed payments of prior years		356 86
" for interest		144 15
Total receipts		$10,366 06

Expenditure.

Expenses of Management:	
Cash paid for law costs	$ 5 00
" agents' commission	1,634 50
" statutory assessment	40 93
" rent and taxes	61 00
" fuel and light	20 15
" investigation of claims, including travelling expenses	54 75
" salaries, directors' and auditors' fees	397 45
" printing, stationery and advertising	281 34
" postage, telegrams and express	107 14
" other expenses	28 33
Total expenses of management	$2,630 59
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	5,756 25
" rebate	70 03
Total expenditure	$8,456 87

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years
Mutual	$4,071,105

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,642	$3,684,320
Policies taken during 1904	1,397	1,524,854
Gross number in force on mutual system 31st December, 1904	5,039	5,209,174
Less expired and cancelled in 1904	1,157	1,138,069
Net risks in force 31st December, 1904	3,882	$4,071,105

Classification of Risks:

Farm and non-hazardous

Premium Notes or Undertakings.

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$136,014 70
Amount of all premium notes, after deducting all payments thereon and assessments levied	91,848 22
Amount of premium notes received during the year 1904	44,878 77
Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1904 to 31st December	10,221 91

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

F. X. Cadieux ..... Alfred, Ont.
J. Bte. Labrosse ..... Alfred, Ont.
Octave Montpellier ..... Curran, Ont.
Alphonse Presault ..... Gratton Corners, Ont.
Amedee Chevrier ..... L'Orignal, Ont.
Louis Mallette ..... Alfred, Ont.

Officers:

F. X. Cadieux, President ..... Alfred, Ont.
Alphonse Presault, Vice-President ..... ratton Corners, Ont.
B. G. Parisien, Secretary-Treasurer ..... Alfred, Ont.

Unassessed premium note capital $22,722 94

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office	$66 19	
Bank of Hochelaga, Vankleek Hill	2,464 38	
		$2,530 57
Amount unpaid of fixed payments of 1904		5 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		22,722 94
Total assets		$25,258 51

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$883 16	
Cash received for fixed payments of 1904		$2,249 72
" " " of prior years		3 25
" interest		33 25
" refunded claim		43 10
Total receipts		$2,329 32

Expenditure.

Expenses of Management:	
Amount paid for commission to agents	$23 00
" fuel and light	5 00
" statutory assessment and license fee	12 30
" printing, stationery and advertising	67 50
" salaries, directors' and auditors' fees	299 00
" postage, telegrams and express	21 02
Total expenses of management	$427 82
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	230 00
" for rebate	24 09
Total expenditure	$681 91

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$888,475

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	670	$748,450
Taken during 1904, new and renewed	360	387,325
Gross number during 1904	1,030	$1,135,775
Less expired and cancelled in 1904	247	247,300
Net risks in force on mutual system 31st December, 1904	783	$888,475

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$26,654 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	22,722 94
Amount of premium notes received during the year 1904	11,619 75
Payments on the premium notes of 1904, including all sums credited on said premium notes	2,254 72

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

R. R. Sangster	Lancaster, Ont.
Wm. Rankin	Dalkeith, Ont.
A. A. McKinnon	Alexandria, Ont.
W. D. McCrimmon	Glenroy, Ont.
James Clark	Dominionville, Ont.
R. J. Pattingale	Lancaster, Ont.

Officers:

R. R. Sangster, President	Lancaster, Ont.
Wm. Rankin, Vice-President	Dalkeith, Ont.
V. G. Chisholm, Secretary-Treasurer	Lochiel, Ont.

Unassessed premium note capital $78,665 52

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand, head office	$ 27 08	
Cash in Union Bank, Alexandria	6,799 24	
Cash in Bank of Ottawa, Alexandria	6,480 62	
		$13,306 94
Amount of premium notes in force, after deducting all payments thereon and assessments levied		78,665 52
Total assets		$91,972 46

LIABILITIES.

Amount of unpaid account	$22 40
Total	$22 40

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$13,189 76	
Cash received for fixed payments of 1904		$8,937 81
" for interest		390 86
" for refund of cheques		78
Total receipts		$9,329 45

Expenditure.

Expenses of Management:	
Amount paid for investigation of claims	$138 38
" travelling expenses	5 10
" commission	1,340 67
" statutory assessment and license	33 78
" printing, stationery, advertising and postage	117 30
" salaries, directors' and auditors' fees	522 20
" premium Guarantee Insurance	12 50
Total expenses of management	$2,169 93
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	6,832 87
" rebates	209 47
Total expenditure	$9,212 27

Currency of Risks.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual	$3,277,730

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,738	$2,951,705 00
Policies taken during 1904, new and renewed	1,156	1,489,635 00
Amount covered by policies in force at any time during 1904	3,894	$4,441,340 00
Deduct amount expired and cancelled in 1904	991	1,163,610 00
Net risks in force 31st December, 1904	2,903	$3,277,730 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$98,331 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	78,665 52
Amount of premium notes received during the year 1904	44,689 05
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st Dec., 1904	8,937 81

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

John Barrett	Parkhill, Ont.
R. Cowie	Fernhill, Ont.
George Brock	Adelaide, Ont.
Wm. Pedlar	Parkhill, Ont.
Wm. Ross	Nairn, Ont.
Neil P. McIntyre	Ailsa Craig, Ont.
Peter Gillies	Parkhill, Ont.
A. J. Ross	Nairn, Ont.
John Cowie	Springbank, Ont.
W. A. Henderson	Ailsa Craig, Ont.
B. Pennington	Adelaide, Ont.

Officers:

John Barrett, President	Parkhill, Ont.
N. P. McIntyre, Vice-President	Ailsa Craig, Ont.
William McCallum, Secretary-Treasurer	Fernhill, Ont.

Unassessed premium note capital, $16,859.83.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash on hand in head office	$155 03	
Cash on hand in Standard Bank, Ailsa Craig	172 94	
		$327 97
Amount unpaid of fixed payments in 1904		375 77
" of prior years (not extended)	$241 96	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	16,859 83	
Less residue given for re-insurance	36 00	
		16,823 83
Total assets		$17,527 57

LIABILITIES.

Amount of adjusted loss	$675 00
Total liabilities	$675 00

Receipts.

Cash balance at 31st December, 1903 (not extended)	$2,240 21	
Cash received as fixed payments of 1904		$1,338 12
" " " prior years		311 27
" interest		48 85
Total receipts		$1,698 24

Expenditure.

Expenses of Management:

Amount paid for commission	$86 00
" statutory assessment and license	11 14
" law costs	50
" printing, stationery and advertising	25 35
" salaries, directors' and auditors' fees	172 00
" postage, etc.	10 55
Expenses of management	$305 54

Miscellaneous Payments:

Cash paid for losses which occurred in 1904	3,269 75
" rebate	23 19
" re-insurance	12 00
Total expenditure	$3,610 48

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$672,001
Re-insurance	1,600
Net risks	$670,401

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	485	$629,490
Policies taken during 1904, new and renewed	191	254,036
Gross number during 1904	676	$883,526
Deduct expired and cancelled in 1904	170	211,525
Net risks in force at 31st December, 1904	506	$672,001

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$20,160 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	16,859 83
Amount of premium notes received during the year	7,621 08
Payment on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	573 34
Notes for fixed payments or assessments unpaid 31st December, 1904	61 75
Amount of premium notes given by Company for re-insurance	48 00
Less payments made thereon	12 00
Residue of said notes for which the Company is still liable	$36 00

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. Reid	Teeswater, Ont.
Wm. McDonald	Teeswater, Ont.
Jas. Ballagh	Belmore, Ont.
Geo. G. Moffat	Langside, Ont.
John Rutherford	Belmore, Ont.
Jno. E. Scott	Teeswater, Ont.

Officers:

Wm. Reid, President	Teeswater, Ont.
Geo. G. Moffat, Vice-President	Langside, Ont.
D. McIntosh, Secretary-Treasurer	Holyrood, Ont.

Unassessed premium note capital, $64,818.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Actual cash on hand at head office	$44 26	
Cash in Gilles & Co. Bank, Teeswater	538 20	
Cash in Bank of Hamilton, Teeswater	1,317 60	
		$1,900 06
Amount unpaid of assessments levied during 1904		882 71
" " " previous years (not extended)	$117 01	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		64,818 75
Amount of office furniture, etc. (not extended)	$100 00	
Total assets		$67,601 52

LIABILITIES.

Amount of supposed or reported losses	$1,070 00
Total liabilities	$1,070 00

RECEIPTS.

Cash balances at 31st December, 1903 (not extended)	$3,721 03	
Cash received for assessments levied in 1904		$4,856 26
" " " years prior to 1904		500 82
" interest		30 90
" borrowed money		2,640 50
Total receipts		$8,028 48

Expenditure.

Expenses of Management:	
Amount paid for interest	$41 00
" commission to agents	97 50
" law costs	4 00
" investigation of claims	28 60
" telegrams and express	1 70
" statutory assessment and license	20 86
" salaries, directors' and auditors' fees	349 60
" printing, stationery, advertising and postage	62 52
" rent	15 00
" other expenses	7 50
Total expenses of management	$628 28
Miscellaneous Payments:	
Cash paid for losses in 1904	6,578 75
" in repayment of loans	2,640 50
" for rebates	1 92
Total expenditure	$9,849 45

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$1,824,949

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	988	$1,626,089
Policies taken during 1904, new and renewed	373	716,773
Gross number and amount in force any time during 1904	1,361	$2,342,862
Deduct lapsed, expired and cancelled in 1904	378	517,913
Net risks in force 31st December, 1904	983	$1,824,949

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$72,997 96
Amount of all premium notes, after deducting all payments thereon and assessments levied	64,818 75
Amount of premium notes received during the year 1904	28,670 92

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. F. Sanderson	Rannoch, Ont.
David Bonis	Rannoch, Ont.
Robert Berry	Kirkton, Ont.
Amos Marriott	Woodham, Ont.
Geo. B. Webster	Science Hill, Ont.
David Paynter	Woodham, Ont.
John Leslie	St. Mary's, Ont.
D Johnston	Rannoch, Ont.
M. Irvine	Kirkton, Ont.

Officers:

Wm. F. Sanderson, President	Rannoch, Ont.
Geo. B. Webster, Vice-President	Science Hill, Ont.
P. S. Armstrong, Secretary-Treasurer	St. Mary's, Ont.

Unassessed premium note capital, $31,471.69.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Amount of cash in bank at 31st December, 1904		$2.403 38
" unpaid of assessments levied during 1904		196 57
" " " " before 1904		89 00
" of premium notes in force after deducting all payments thereon and assessments levied		31,471 69
Total assets		$34,160 64

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$1,276 27	
Cash received for assessments levied in 1904		$1,240 35
" assessments prior to 1904		103 50
" interest		33 00
Total receipts		$1,376 85

Expenditure.

Expenses of Management:		
Amount paid for investigation of claims		$ 6 00
" statutory assessment and license		15 24
" salaries and directors' fees		35 00
" printing, stationery and advertising		31 00
" postage, etc.		16 00
" other expenses		27 50
Total expenses of management		$130 74
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$25 00	
" " " during 1904	94 00	
		119 00
Total expenditure		$249 74

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$1,063,595

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	760	$1,050,495
Policies new and renewed during 1904	243	344,305
Gross number during 1904	1,003	$1,394,800
Less expired and cancelled in 1904	292	331,205
Net risks in force 31st December, 1904	711	$1,063,595

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes legally liable to assessment	$33,972 19
Amount of all premium notes, after deducting all payments thereon and assessments levied	31,471 69
Amount of premium notes received during the year 1904	11,013 53

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Andrew Schenk	Ayton, Ont.
Walter Ferguson	Dromore, Ont.
Frederick Liesemer	Moltke, Ont.
Robert Morice	Orehard, Ont.
Philip S. Schaus	Clifford, Ont.
Engelbert Widmayer	Neustadt, Ont.
Henry Maes	Ayton, Ont.
John Preiss	Clifford, Ont.
Alexander Gillespie	Cedarville, Ont.

Officers:

Andrew Schenk, President	Ayton, Ont.
Philip S. Schaus, Vice-President	Clifford, Ont.
Louis J. Roedding, Secretary-Treasurer	Alsfeldt, Ont.

Unassessed premium note capital, $84,941.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Actual cash on hand at head office	$137 03	
Cash in Traders' Bank, Ayton, Ont.	3,435 65	
		$3,572 68
Amount unpaid of fixed payments of 1904		133 25
" assessments of prior years (not extended)	$18 25	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		84,941 75
Total assets		$88,647 68

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$3,038 18	
Cash received for fixed payments of 1904		$3,334 15
" fixed payments of prior years		40 80
" assessments, years prior to 1904		3 40
" transfer fees		4 00
" interest		92 67

Expenditure.

Expenses of Management:

Amount paid for statutory assessment and license	$27 20
" printing, stationery and advertising	37 50
" salaries, directors' and auditors' fees	314 00
" travelling expenses	14 40
" postage, telegrams and express	74 87
" investigation and adjustment of claims	76 55
" all other expenses	7 35
Total expenses of management	$551 87

Miscellaneous Payments:

Amount paid for losses which occurred during 1904	2,374 65
Amount paid for rebate	14 00
Total expenditure	$2,940 52

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	One year or less.	Two years.	Three years.	Four years.	Total.
Mutual	$15,865	$26,350	$25,021	$2,270,555	$2,337,791

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,499	$2,276,505
Policies new and renewed during 1904	446	771,086
Gross number during 1904	1,945	$3,047,591
Less expired and cancelled during 1904	475	709,800
Net risks in force on mutual system 31st December, 1904	1,470	$2,337,791

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$610.60	$1,072.50	$974.70	$91,363.65	$94,021.45
Amount of all premium notes, after deducting all payments thereon and assessments levied	590.90	1,053.75	943.05	82.354.05	84,941.75
Amount of premium notes received during the year 1904	562.60	706.00	143.00	29,431.60	30,843.20
Payment on premium notes of 1904, including all sums credited on said premium notes:					
Cash paid up to 31st December, 1904	16.50	21.20	4.25	860.00	901.95
Notes for fixed payments unpaid 31st December, 1904	.....	.....	.....	16.15	16.15

RENFREW FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RENFREW, ONT.

Commenced business, 9th June, 1898.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Charles Ross ..... Douglas, Ont.
D. Muirhead ..... Renfrew, Ont.
Hugh A. Camley ..... Cobden, Ont.
D. Stewart ..... Renfrew, Ont.
Thos. McKibbon ..... Eganville, Ont.
Robt. Leitch ..... Renfrew, Ont.

Officers:

Charles Ross, President ..... Douglas, Ont.
D. Stewart, Vice-President ..... Renfrew, Ont.
Chas. K. Gregg, Secretary ..... Renfrew, Ont.
Rob. Leitch, Treasurer ..... Renfrew, Ont.

Unassessed premium note capital, $26,747.12.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash on hand and in bank		$ 329 12
Amount unpaid of fixed payments of 1904		839 53
Cash in agents' hands		99 39
Amount of premium notes in force after deducting all payments thereon and assessments levied		26,747 12
Total assets		$ 28,015 16

LIABILITIES.

Amount of adjusted loss		$ 15 00
Total liabilities		$ 15 00

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$285 20	
Cash received for fixed payments of 1904		$ 1,828 70
" interest		12 25
" borrowed		37 54
Total receipts		$ 1,878 49

EXPENDITURE.

Expenses of Management:		
Cash paid for travelling expenses	$	66 40
" law costs		15 00
" commission to agents		371 80
" statutory assessment and license fee		18 21
" rent and taxes		68 80
" salaries, directors' and auditors' fees		421 50
" postage, telegrams and express		74 71
" other expenses		60 13
Total expenses of management	$	1,096 55
Miscellaneous Payments:		
Cash paid for losses of 1904		706 04
" rebate		18 40
" all other purposes		13 58
Total expenditure	$	1,834 57

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual	$1,063,569

MOVEMENT IN RISKS.

	Number.	Amount.
Policies in force 31st December, 1903	1,307	$1,343,122
Policies taken during 1904	201	215,920
Gross number during 1904	1,508	$1,559,042
Deduct expired and cancelled during 1904	474	495,473
Net risks in force 31st December, 1904	1,034	$1,063,569

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Amount of face of all premium notes held by Company and legally liable to assessment	$41,066 3
Residue of premium notes, after deducting all fixed payments thereon and assessments levied	26,747 1
Amount of premium notes received during the year 1904	7,400 9
Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1904	700 0

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. Martin	Binbrook, Ont.
T. Addy	Tapleytown, Ont.
E. Horning	Hannon, Ont.
A. Blaxill	Abingdon, Ont.
P. Almas	Hamilton, Ont.
J. M. Stewart	Grimbsy, Ont.
F. Ecker	North Glanford, Ont.
Joseph Fletcher	Hannon, Ont.
R. H. Dewar	Fruitland, Ont.

Officers:

Wm. Martin, President	Binbrook, Ont.
P. Almas, Vice-President	Hamilton, Ont.
Robert Fletcher, Secretary-Treasurer	Stoney Creek, Ont.

Unassessed premium note capital, $81,513.18.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash value of real estate		$ 400 00
Actual cash in Traders' Bank, Hamilton	$ 667 47	
Actual cash in Traders' Bank, Stoney Creek	4,766 22	
		5,433 69
Amount unpaid of assessments levied during 1904		125 73
Amount unpaid of assessments levied prior to 1904		63 11
Amount of premium notes in force, after deducting all payments thereon and assessments levied		81,513 18
Total assets		$87,535 71

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903, (not extended)	$6,201 60	
Cash received for assessments which were levied in 1904		$3,364 88
" assessments which were levied before 1904		375 86
" interest		158 18
" transfer fees		11 50
Total receipts		$3,910 42

Expenditure.

Expenses of Management:	
Amount paid for law costs	$ 6 48
" rent and taxes	1 69
" printing, staticnery and advertising	71 25
" investigation of claims	62 00
" statutory assessment and license fee	23 72
" salaries and directors' and auditors' fees	279 50
" postage, etc.	24 00
" other expenses	35 00
Total expenses of management	$503 64
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	4,168 00
" rebate	6 69
Total expenditure	$4,678 33

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$2,013 124

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,334	$1,919,361
Policies new and renewed during 1904	509	760,192
Gross number during 1904	1,843	$2,679,553
Less expired and cancelled in 1904	464	666,429
Net risks in force at 31st December, 1904	1,379	$2,013,124

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$88,357 12
Amount of all premium notes, after deducting all payments thereon and assessments levied	81,513 18
Amount of premium notes received during the year 1904	33,019 30
Cash paid up to 31st December, 1904	3,910 42

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1869.

Directors:

James Gardner	Meaford, Ont.
John Cameron	Arnott, Ont.
H. T. Potts	Dumblame, Ont.
P. C. McGregor	Johnston, Ont.
John Douglas	Meaford, Ont.
James Gardner, Jr.	Kemble, Ont.
Wm. McLoughry	Markdale, Ont.
James Thomson	Annan, Ont.
A. C. Paterson	Blantyre, Ont.
T. J. Harkness	Annan, Ont.
Neil McDonald	Hoath Head, Ont.
L. Beaton	Kilsyth, Ont.
James Bowes	Strathnairn, Ont.
George Binnie	Bunnessan, Ont.
Joseph Dobie	Chatsworth, Ont.

Officers:

James Gardner, President	Meaford, Ont.
James Thomson, Vice-President	Annan, Ont.
James Cochrane, Secretary-Treasurer	Owen Sound, Ont.

Unassessed premium note capital, $133,506.76.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

mount of debentures		$12,711 70
ash on hand	$ 32 80	
ash in Telford and Co.'s Bank, Owen Sound	737 57	
ash in Molsons Bank, Owen Sound	10,041 30	
		10,811 67
ash in agents' hands		263 88
mount unpaid of fixed payments in 1904		266 40
" prior years (not extended)	$31 65	
" of notes or bills less than one year overdue		32 35
mount of premium notes in force, after deducting all payments thereon and assessments levied		133,506 76
Total assets.		$157,592 76

Liabilities.

Amount supposed loss	$400 00
Total	$400 00

Receipts.

Cash balance at 31st December, 1903 (not extended)	$6,072 92	
Cash received as fixed payments of 1904		$12,393 91
" fixed payments of prior years		84 62
" interest		800 30
" from investments (not extended)	$694 75	
Total receipts		$13,278 83

Expenditure.

Expenses of Management:	
Amount paid for rent, fuel and light	$ 50 00
" commission to agents	360 55
" law costs	57 70
" travelling expenses	30 00
" investigation and adjustment of claims	94 30
" statutory assessment and license	60 81
" printing, stationery and advertising	95 15
" salaries, directors' and auditors' fees, etc	1,194 00
" postage, telegrams and express	174 30
" other expenses	25 65
Total expenses of management	$2,142 46
Miscellaneous Payments:	
Cash paid for losses during 1904	6,973 23
" rebate	119 14
Total expenditure	$9,234 83

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	One year or less.	Two years.	Three years.	Total.
Mutual	$23,470	$17,600	$6,233,879	$6,274,949

Movement in Risks.

Mutual System.

	Number	Amount.
Policies in force 31st December 1903	4,457	$5,722,557 00
Policies taken during 1904	1,588	2,278,368 00
Total number and amount in force at any time during 1904	6,045	$8,000,925 00
Deduct expired and cancelled in 1904	1,415	1,725,976 00
Net risks in force at 31st December, 1904	4,630	$6,274,949 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year or less.	Two years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$545 42	$475 25	$157,360 64	$158,381 31
Amount of all premium notes after deducting all payments thereon and assessments levied	488 67	420 36	132,597 73	133,506 76
Amount of premium notes received during the year 1904	.....	.....	.....	57,499 36
Payments on premium notes of 1904 including all sums credited on said premium notes:				
Cash paid up to 31st December, 1904	.....	.....	.....	4,655 76
Notes for fixed payments unpaid, 1904	.....	.....	.....	35 75

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

John Bolton ..... Wildwood, Ont.
William Stewart ..... Hickson, Ont.
A. S. McKay ..... Woodstock, Ont.
James Green ..... Brooksdale, Ont.
John Muterer ..... Rayside, Ont.
Robert McLeod ..... Bennington, Ont.
Columbus Ross ..... Embro, Ont.
John C. McPherson ..... Kintore, Ont.
Dugald McDonald ..... Kintore, Ont.

Officers:

John C. McPherson, President ..... Kintore, Ont.
Wm. Stewart, Vice-President ..... Hickson, Ont.
James Munro, M.P.P., Secretary-Treasurer ..... Embro, Ont.

Unassessed premium note capital, $63,657.06.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office		$ 2,099 95
Amount unpaid of assessments of 1904		137 92
Amount unpaid of assessments of prior years (not extended)	$9.36	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		63,657 06
Total assets		$ 65,894 93

LIABILITIES.

Amount of adjusted losses		$ 1,023 21
" resisted loss		8 00
" due Director		17 10
Total liabilities		$ 1,048 31

Receipts.

Cash balance at 31st December, 1903 (not extended)	$1,178 97	
Cash received for assessments levied during 1904		$ 2,456 60
" " assessments in prior years		97 96
" " interest		35 00
" " transfer fees, etc.		1 50
Total receipts		$ 2,591 06

Expenditure.

Expenses of Management:

Cash paid for bonus to agents and travelling expenses	$ 16 40
" printing and advertising	93 00
" statutory assessment and license	20 58
" rent	10 00
" salaries, directors' and auditors' fees	353 30
" postage, telegrams and stationery	21 20
Total expenses of management	$ 514 48

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	1,155 60
Total expenditure	$ 1,670 08

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	One year.	Two years.	Three years.	Total.
Mutual	$2,600	$7,380	$1,730,490	$1,740,490

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December 1903	1,062	$1,597,935
Policies new and renewed during 1904	454	677,210
Gross number during 1904	1,516	$2,275,145
Less expired and cancelled in 1904	392	534,675
Net risks in force on mutual system 31st December, 1904	1,124	$1,740,470

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$101 00	$284 00	$67,550 50	$67,935 50
Amount of all premium notes, after deducting all payments thereon, and assessments levied	99 32	274 84	63,282 90	63,657 06
Amount of premium notes received during the year 1904	101 00	214 00	25,966 00	26,281 00
Payments on premium notes of 1904, including all sums credited on said premium notes:				
Cash paid up to 31st December, 1904	1 36	3 56	762 86	767 78
Notes for assessments unpaid at 31st December, 1904	32		38 04	38 36

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

William Schell ..... Woodstock, Ont.
V. Ficht ..... Oriel, Ont.
F. W. Vardon ..... Springford, Ont.
Jas. E. Carroll ..... Norwich, Ont.
John Topham ..... Burgessville, Ont.
J. R. Johnson ..... Springford, Ont.
John Cornell ..... Otterville, Ont.
A. W. Smith ..... Northfield Centre, Ont.
J. Cohoe ..... New Durham, Ont.

Officers:

Wm. Schell, President ..... Woodstock, Ont.
V. Ficht, Vice-President ..... Oriel, Ont.
H. Van Valkenburg, Secretary-Treasurer ..... Norwich, Ont.

Unassessed premium note capital, $76,240.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office for year ending 31st December, 1904 ...	$ 633 55	
Cash in Molsons' Bank, Norwich	4,822 70	
		$ 5,456 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied		76,240 41
Amount unpaid of fixed payments of 1904		1,599 44
Amount unpaid of prior years (not extended)	$7.90	
Total assets		$ 83,296 10

LIABILITIES.—None.

Amount of adjusted loss	$ 2,000 00
Total liabilities	$ 2,000 00

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$4,677.50	
Cash received for fixed payments of 1904		$ 2,834 62
" " " " prior years		984 66
" " interest		106 97
" " fees		4 80
Total receipts		$ 3,931 05

Expenditure.

Expenses of Management:

Amount paid for investigation of claims	$ 20 0
" salaries, directors' and auditors' fees	507 7
" stationery, printing and advertising	90 2
" postage, etc.	82 5
" rent	51 0
" statutory assessment and license	27 3
" travelling expenses	5 0
Total expenses of management	$ 783 9

Miscellaneous Payments:

Amount paid for losses which occurred during 1904	2,251 4
" rebate	116 9
Total expenditure	$ 3,152 3

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Four years
Mutual	$2,492,40

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,439	$2,292,92
Policies new and renewed during 1904	437	725,91
Gross number during 1904	1,876	$3,018,84
Less expired and cancelled in 1904	380	526,43
Net risks in force on mutual system, 31st December, 1904	1,496	$2,492,40

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Four years
Amount of face of all premium notes held by Company and legally liable to assessment	$ 86,925 5
Amount of all premium notes, after deducting all payments thereon and assessments levied	76,240 4
Amount of premium notes received during the year 1904	25,363 0

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Geo. A. Munroe	Embro, Ont.
Thomas Duffin	Rebecca, Ont.
Wm. Colyer	Ingersoll, Ont.
William Whitstone	Lakeside, Ont.
Charles Youngs	Brooksdale, Ont.
Robert Neely	Dorchester, Ont.
Alexander Woods	St. Mary's, Ont.
George M. McKenzie	Embro, Ont.
James Henderson	Belton, Ont.

Officers:

Geo. A. Munroe, President	Embro, Ont.
Thomas Duffin, Vice-President	Rebecca, Ont.
E. J. Pearson, Secretary	Kintore, Ont.
Jas. Patterson, Treasurer	Thamesford, Ont.

Unassessed premium note capital, $144,781.03.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Amount of cash in Traders' Bank, Thamesford	$	21 95
Amount unpaid of assessments levied in 1904		782 84
Amount unpaid of assessments levied prior to 1904		75 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		144,781 03
Total assets	$	145,660 82

LIABILITIES.

Amount of borrowed money	$	450 00
Amount of retained balance premium notes		52 97
Total liabilities	$	502 97

Receipts.

Cash balance at 31st December, 1903 (not extended)	$49.17	
Cash received for assessments levied in 1904		$ 3,480 70
" assessments levied before 1904		561 33
" borrowed		1,000 00
" interest		5 00
" agents' fees		367 63
" retained premiums		15 00
Total receipts		$ 5,429 66

Expenditure.

Expenses of Management:

Amount paid for agents' commission		$ 587 00
" statutory assessment		34 30
" printing, advertising, postage, etc.		239 38
" rent		12 00
" salaries, directors' and auditors' fees		470 30
" investigation of claims		28 00
" interest		43 18
" travelling expenses		12 00
" other expenses		23 00
Total expenses of management		$ 1,449 08

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	2,979 17
Repayment of loans	1,000 00
Rebate	28 63
Total expenditure	$ 5,456 88

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$3,152,431

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,690	$3,004,524
Policies new and renewed during 1904	660	1,144,956
Gross number during 1904	2,350	$4,149,480
Deduct expired or cancelled in 1904	647	997,049
Net risks in force on mutual system 31st December, 1904	1,703	$3,152,431

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Amount of face of all premium notes held by Company and legally liable to assessment	$ 147,026 91
Amount of all premium notes, after deducting all payments thereon and assessments levied	144,781 03
Amount of premium notes received during the year 1904	53,609 21

BANCROFT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BANCROFT.

Commenced business 5th September, 1896.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Frederick Mullett	Bancroft, Ont.
M. Valleau	Beechmont, Ont.
R. C. Fair	Bancroft, Ont.
W. E. Detlor	Bronson, Ont.
C. I. H. Jordison	Monteagle Valley, Ont.
W. J. Douglas	Rowland, Ont.
R. Lancaster	Bronson, Ont.
H. Huston	Highland Grove, Ont.
Alex. Southworth	Cheddar, Ont.
Theo. Gould	Bancroft, Ont.
Jno. Steel	Maynooth, Ont.
W. J. Sargant	Bancroft, Ont.

Officers:

Frederick Mullett, President	Bancroft, Ont.
R. Lancaster, Vice-President	Bronson, Ont.
J. Jackson, Secretary-Treasurer	Bancroft, Ont.

Unassessed premium note capital, $10,755.05.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Amount of cash on hand at Head Office		$ 9
" unpaid of fixed payments of 1904		232 7
" unpaid of fixed payments of prior years (not extended)	$231 78	
" of notes less than one year overdue		41 5
" of notes more than one year overdue (not extended)	$49 92	
" of premium notes in force after deducting all payments thereon and assessments levied		10,755 0
Total assets		$11,030 3

LIABILITIES.

Amount of borrowed money	$125 0
Total	$125 0

Receipts.

Cash balance at 31st December, 1903 (not extended)	Nil.
Cash received for application fees	$ 70 00
" for fixed payments of 1904	1,116 39
" of prior years	189 14
" for interest	8 12
Total receipts	$1,383 65

Expenditure.

Expenses of Management:

Cash paid for investigation and adjustment of claims	$ 6 00
" interest	17 80
" commission	109 00
" law costs	10 00
" printing, stationery and advertising	22 30
" statutory assessment and license fee	8 59
" postage and express	19 30
" salaries, directors' and auditors' fees	123 00
Total expenses of management	$315 99

Miscellaneous Payments:

Cash paid for losses which occurred in 1904	276 70
" for rebate	31 59
" in repayment of loans	729 09
" other purposes	29 30
Total expenditure	$1,382 67

Currency of Risks.

Amount covered by Policies in force 31st December, 1904

	Three years.
Mutual	$312,585

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	526	$368,920
Taken during 1904, new and renewed	168	127,145
Gross number during 1904	694	$496,065
Less expired and cancelled in 1904	263	183,480
Net risks in force 31st December, 1904	431	$312,585

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$13,327 60
Amount of premium notes on policies in force 31st December, 1904, after deducting all payments thereon and assessments levied	10,755 05
Amount of premium notes received during the year 1904	5,429 50

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

F. I. Patten, M.D. ..... St. George, Ont.
John Miller ..... Glenmorris, Ont.
James Harley ..... Canning, Ont.
John Collins ..... Burford, Ont.
Albert Barton ..... Onondaga, Ont.
Wm. Edmondson ..... Brantford, Ont.
Joseph McIntyre ..... Mohawk, Ont.
John Ramsay ..... Falkland, Ont.
Wm. Roddick ..... Brantford, Ont.

Officers:

Albert Barton, President ..... Onondaga, Ont.
John Ramsay, Vice-President ..... Falkland, Ont.
John H. Campbell, Secretary-Treasurer ..... Brantford, Ont.

Unassessed premium note capital, $121,300.96.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash in Bank of Commerce, Brantford	$1,356 81
Amount of unpaid assessment of 1904	1,158 53
" " assessment of prior years	100 00
" premium notes in force, after deducting all payments thereon and assessments levied	121,300 96
Total assets	$123,916 30

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$264 54	
Cash received for assessments levied in 1904		$12,542 43
" assessments levied prior to 1904		321 37
" borrowed money		10,400 00
" cancelled policies		73 97
Total receipts		$23,337 77

EXPENDITURE.

Expenses of Management:	
Amount paid for law costs	$ 165 00
" travelling expenses	16 00
" commission	858 72
" investigation and adjustment of claims	58 35
" interest	205 50
" statutory assessment and license fee	52 41
" printing and advertising	65 05
" rent and taxes	65 00
" salaries, directors' and auditors' fees	816 40
" postage, telegrams, express and stationery	183 12
" all other expenses	9 20
Total expenses of management	$2,494 75
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	8,450 75
" in repayment of loan	11,300 00
Total expenditure	$22,245 50

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Four years.
Mutual	$4,752,297

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,286	$4,861,432
Policies taken during 1904 (new or renewed)	846	1,414,005
Gross number and amount of risks during 1904	4,132	$6,275,437
Less expired and cancelled in 1904	1,008	1,523,140
Net risks in force 31st December, 1904	3,124	$4,752,297

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$135,001 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	121,300 96

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. Nancekivell	Ingersoll, Ont.
Samuel Gregg	Ingersoll, Ont.
J. G. Currie	Ingersoll, Ont.
Thos. Prouse	Dereham Centre, Ont.
C. A. Brink	Folden's Corners, Ont.
John Baxter	Brownsville, Ont.

Officers:

Wm. Nancekivell, President	Ingersoll, Ont.
Thos. Prouse, Vice-President	Dereham Centre, Ont.
T. R. Mayberry, Secretary-Treasurer	Ingersoll, Ont.

Unassessed premium note capital, $62,377.31.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash at head office	$ 437 91
Amount unpaid of fixed payments of 1904	392 16
Amount of premium notes in force, after deducting all payments thereon and assessments levied	62,377 31
Total assets	$63,207 38

LIABILITIES.

Amount of adjusted loss	$900 00
Amount of borrowed money	840 00
Total liabilities	$1,740 00

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$167 68	
Cash received as fixed payments of 1904		$3,097 88
" for assessments of prior years		47 81
" for borrowed money		840 00
" for special premiums		7 90
Total receipts		$3,993 59

EXPENDITURE.

Expenses of Management:	
Amount paid for interest	$ 38 55
" investigation and adjustment of claims	18 00
" statutory assessment and license	21 33
" salaries, directors' and auditors' fees	303 25
" printing, stationery and advertising	27 50
" rent and taxes	2 50
" postage, etc.	35 05
" all other expenses	8 14
Total expenses of management	454 32
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	2,330 25
" rebate	49 71
" repayment of loan	889 08
Total expenditure	$3,723 36

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$1,716,242

MOVEMENT IN RISKS

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	915	$1,674,982
Policies new and renewed during 1904	345	644,985
Gross number and amount in force at any time during 1904	1,260	$2,319,967
Less expired and cancelled in 1904	353	603,725
Net risks in force on mutual system, 31st December, 1904	907	$1,716,242

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$69,200 26
Amount of all premium notes, after deducting all payments thereon and assessments levied	62,377 31
Amount of premium notes taken during the year 1904	25,933 15
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,375 13

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Louis Parnell	Burford, Ont.
Jno. F. Master	New Dundee, Ont.
Theron Buchanan, Sr.	Galt, Ont.
Geo. R. Barrie	Galt, Ont.
S. G. Kitchen	St. George, Ont.
Jas. L. Robertson	Strabane, Ont.
Arch. Ferguson	Clyde, Ont.
J. S. Clemens	Hespeler, Ont.
G. H. Mulholland	Lynden, Ont.

Officers:

James L. Robertson, President	Strabane, Ont.
G. H. Mulholland, Vice-President	Lynden, Ont.
Wm. Deans, Secretary-Treasurer	Galt, Ont.

Unassessed premium note capital, $174,234.16.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand, at head office	$189 96	
Cash in Bank of Commerce, Galt	3,329 91	
		$3,519 87
Amount unpaid of assessments levied during 1904		301 00
" unpaid of prior years (not extended)	$18 66	
" of application fees		20 00
" of premium notes in force, after deducting all payments thereon and assessments levied		174,234 16
" office furniture and safe (not extended)	$250 00	
Total assets		$178,075 03

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$264 72	
Cash received for application fees		$ 494 50
" assessments levied in 1904		7,269 56
" assessments levied in years prior to 1904		280 39
" borrowed		2,000 00
" lapsed and cancelled policies		33 06
Total receipts		$10,077 51

EXPENDITURE.

Expenses of Management:	
Amount paid for statutory assessment and license fee	$ 48 01
" printing, stationery and advertising	186 45
" rent and taxes	53 35
" salaries, directors' and auditors' fees	1,304 70
" postage, telegrams and express	95 00
" investigation and adjustment of claims	62 90
" interest	38 90
" fuel and light	10 30
" expenses board meeting	41 75
" expenses committee meeting	17 10
" collecting assessments	18 00
" other expenses of management	7 00
Total expenses of management	$1,883 46
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	2,938 90
" repayment of loans	2,000 00
Total expenditure	$6,822 36

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Four years.
Mutual	$4,429,750 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,981	$4,410,475 00
Policies taken during 1904	496	1,115,375 00
Gross number and amount at any time during 1904	2,477	$5,525,850 00
Deduct expired and cancelled in 1904	509	1,096,100 00
Net risks in force 31st December, 1904	1,968	$4,429,750 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$192,497 00
Amount of all premium notes, after deducting all payments thereon, and assessments levied	174,234 16
Amount of premium notes received during the year 1904	48,453 00
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,430 12

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

William J. Mulloy	Yatton, Ont.
Wm. R. Fisk	New Germany, Ont.
L. K. Weber	Hawkesville, Ont.
J. Small	Glen Allan, Ont.
John Keleher	Weissenburg, Ont.
J. J. Laidlaw	Guelph, Ont.
I. B. Ditner	St. Agatha, Ont.
E. Smaltz	New Germany, Ont.
Geo. Hanel	New Germany, Ont.

Officers:

William J. Mulloy, President	Yatton, Ont.
Wm. R. Fisk, Vice-President	New Germany, Ont.
Anton Frank, Secretary-Treasurer	New Germany, Ont.

Unassessed premium note capital, $34,128.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office	$ 18 25	
Amount of cash in Traders' Bank, Guelph, Ont.	1,927 09	
		$1,945 34
" unpaid of assessments levied in 1904		159 30
" " " " prior to 1904		45 69
" " " " prior to 1904 (not extended).	$116 83	
" of premium notes in force, after deducting all payments thereon and assessments levied		34,128 00
Total assets		$36,278 33

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December, 1903 (not extended)	$1,351 72	
Cash received for assessments levied in 1904		$ 919 94
" assessments levied years prior to 1904		86 37
" interest		37 76
Total receipts		$1,044 07

Expenditure.

Expenses of Management:

Amount paid for agents' commission	$ 149 00
" travelling expenses	2 00
" investigation of claims	2 00
" statutory assessment and license fees	11 93
" printing, stationery and advertising	40 75
" salaries, directors' and auditors' fees	185 00
" postage, etc.	17 77
" other expenses	15 00
Total expenses of management	$423 45

Miscellaneous Payments:

Cash paid for losses which occurred in 1904	27 00
Total expenditure	$550 45

Currency of Risks.

Amount covered by policies in force 31st December, 1904.

	Four years.
Mutual	$731,568 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December 1903	531	$710,968 00
Policies new and renewed during 1904	161	239,225 00
Gross number and amount during 1904	692	$950,193 00
Less cancelled and expired in 1904	150	218,625 00
Net risks in force 31st December, 1904	542	$731,568 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Four years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$37,732 30
Amount of premium notes, after deducting all payments thereon and assessments levied	34,128 00
Amount of premium notes received during the year 1904	12,404 25

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

John Ramsey	Eden Mills, Ont.
George Ellenton	Erin, Ont.
George Gastle	Milton, Ont.
James Kirkwood	Ospringe, Ont.
N. F. Lindsay	Acton, Ont.
Richard Graham	Ashgrove, Ont.
Wm. Dredge	Nassagaweya, Ont.
George E. Fisher	Freeman, Ont.
Henry W. Cook	Streetsville, Ont.

Officers:

John Ramsey, President	Eden Mills, Ont.
James Kirkwood, Vice-President	Ospringe, Ont.
Colin Cameron, Secretary-Treasurer	Eden Mills, Ont.

Unassessed premium note capital, $122,881.97.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand	$ 224 79	
Cash in Traders' Bank, Guelph	56 04	
		$280 83
Amount of notes or due bills less than one year overdue		325 60
" premium notes in force, after deducting all payments thereon and assessments levied		122.881 97
" office furniture and safe (not extended)	$75 00	
Total assets		$123,488 40

LIABILITIES.

Amount of borrowed money	$2,000 00
Total liabilities	$2,000 00

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$100 00	
Cash received as fixed payments of 1904		$8,286 95
" fixed payments of prior years		43 65
" interest		8 22
" borrowed money		3,500 00
Total receipts		$11,838 82

Expenditure.

Expenses of Management:	
Amount paid for investigation and adjustment of claims	$ 53 70
" statutory assessment and license fee	43 21
" postage and telegrams	77 11
" rent and taxes	5 00
" printing, stationery and advertising	87 45
" salaries, directors' and auditors' fees	514 30
" travelling expenses	2 80
" interest	56 86
Total expenses of management	$840 43
Miscellaneous Payments:	
Amount paid for losses which occurred during 1904	7,552 60
" rebates	264 96
" repayment of loans	3,000 00
Total expenditure	$11,657 99

Currency of Risks.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual	$4,154,165 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,463	$3,917,760 00
Policies new and renewed during 1904	873	1,466,830 00
Gross number during 1904	3,336	$5,384,590 00
Less expired and cancelled in 1904	772	1,230,425 00
Net risks in force on mutual system 31st December, 1904	2,564	$4,154,165 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$143,668 70
Amount of premium notes, after deducting all payments thereon and assessments levied	122,881 97
Amount of premium notes received during the year 1904	50,628 95
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1904	8,286 95
Notes given for fixed payments unpaid	334 60

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business 20th May, 1876.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

J. B. McLean	Seaforth, Ont.
Wm. Chesney	Egmondville, Ont.
James Evans	Beechwood, Ont.
John G. Grieve	Winthrop, Ont.
John Watt	Harlock, Ont.
Thomas Fraser	Brucefield, Ont.
George Dale	Clinton, Ont.
James Connolly	Porter's Hill, Ont.
John Benewies	Brodhagen, Ont.

Officers:

J. B. McLean, President	Seaforth, Ont.
Thomas Fraser, Vice-President	Brucefield, Ont.
Thomas E. Hays, Secretary-Treasurer	Seaforth, Ont.

Unassessed premium note capital, $103,131.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904

ASSETS.

Cash on hand at head office, Seaforth	$ 55 21	
Cash in Canadian Bank of Commerce, Seaforth	10,541 61	
		$10,596 82
Amount unpaid of fixed payments of 1904		371 55
" unpaid of prior years (not extended)	$749 50	
" of premium notes in force, after deducting all payments thereon and assessments levied		103,131 70
" of office furniture and safe (not extended)	$200 00	
Total assets		$114,100 07

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$9,467 71	
Cash received for fixed payments of 1904		$6,749 00
" fixed payments of prior years		243 20
" interest		269 37
Total receipts		$7,261 57

Expenditure.

Expenses of Management:	
Amount paid for legal advice	$ 4 00
" postage, etc.	51 80
" commission	67 25
" investigation of claims	47 80
" statutory assessment and license	37 89
" printing, stationery and advertising	139 50
" salaries, officers' and auditors' fees	609 30
" rent and taxes	10 00
Total expenses of management	$967 54
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	5,020 27
" rebate	144 65
Total expenditure	$6,132 46

Currency of Risks.

Amount covered by policies in force 31st December, 1904.

	Four years.
Mutual	$3,477,530 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,252	$3,372,305 00
Policies new and renewed during 1904	713	1,172,190 00
Gross number during 1904	2,965	$4,544,495 00
Less expired and cancelled in 1904	754	1,066 965 00
Net risks in force on mutual system, 31st December, 1904	2,211	$3,477,530 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Four years.
Amount of face of all premium notes held by Company, legally liable to assessment	$119,855 10
Amount of premium notes, after deducting all payments thereon and assessments levied	103,131 70
Amount of premium notes received during the year 1904	40,774 50
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Amount paid up in cash to 31st December, 1904	6,749 00
Notes given for fixed payments unpaid	371 55

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

John Ballantyne	Kincardine, Ont.
A. Stewart	St. Helen's, Ont.
E. Achison	Goderich, Ont.
F. Anderson	Belgrave, Ont.
J. Griffin	Kintail, Ont.
I. Fisher	Goderich, Ont.
J. H. Kaake	Kincardine, Ont.
J. Girvin	Nile, Ont.
W. P. Reed	Lanes, Ont.

Officers:

John Ballantyne, President	Kincardine, Ont.
Finlay Anderson, Vice-President	Belgrave, Ont.
J. M. Roberts, Secretary-Treasurer	Dungannon, Ont.

Unassessed premium note capital, $161,368.78.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Actual cash on hand at head office	$ 247 68	
" in Bank of Hamilton, Lucknow	500 00	
		$747 68
Amount unpaid of assessments levied during 1904		1,172 44
" " " " in prior years		325 98
Amount of premium notes in force, after deducting all payments thereon and assessments levied		161 368 78
Total assets		$163,614 88

LIABILITIES.

Amount of losses adjusted	47 00
" resisted	42 25
" supposed or reported	400 00
Total liabilities	$489 25

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$312 70	
Cash received for assessments levied in 1904		$ 9,234 20
" assessments levied before 1904		742 43
" transfer fees		15 50
" special assessment, cancelled policies		223 16
" borrowed		4,400 00
" other sources		2 50
Total receipts		$14,617 79

EXPENDITURE.

Expenses of Management:		
Amount paid for rent and taxes		$ 5 00
" statutory assessment and license		48 12
" printing, stationery and advertising		73 37
" salaries, directors' and auditors' fees		666 00
" postage, telegrams and express		86 46
" travelling expenses		98 40
" investigation of claims		63 50
" interest		156 42
" other expenses		5 25
Total expenses of management		$1,202 52
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$ 35 00	
" losses which occurred during 1904	7,126 25	
		7,161 25
" rebate		19 04
" in repayment of loans		5,800 00
Total expenditure		$14,182 81

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Four years.
Mutual	$4,583,423 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,287	$4,422,073 00
Policies new and renewed during 1904	978	1,414,225 00
Gross number during 1904	4,265	$5,836,298 00
Less expired and cancelled in 1904	985	1,252,875 00
Net risks in force on mutual system, 31st December, 1904	3,280	$4,583,423 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$183,336 92
Amount of all premium notes, after deducting all payments thereon and	

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business, 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Thomas Lockhart	Woodstock, Ont.
Wm. Kerr	New Hamburg, Ont.
Hugh Ferguson	Eastwood, Ont.
Job Jaques	Hickson, Ont.
Thomas Shiell	Plattsville, Ont.
Charles D. Brown	Haysville, Ont.
John Walton	Woodstock, Ont.
Louis Kaufmann	Castle, Ont.
Robert Hewitt	Washington, Ont.

Officers:

Thomas Lockhart, President	Woodstock, Ont.
Thomas Shiell, Vice-President	Plattsville, Ont.
Robert J. Henderson, Secretary-Treasurer	Bright, Ont.

Unassessed premium note capital, $73,212.98.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Amount of cash on hand		$ 34 57
" unpaid of assessments levied in 1904		747 17
" of premium notes in force, after deducting all payments thereon and assessments levied		73 212 98
Total assets		$73,994 72

LIABILITIES.

Amount of losses adjusted		$ 900 00
" supposed or reported		45 55
" borrowed money		94 52
Total assets		$1,040 07

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$12 64	
Cash received for assessments levied in 1904		$10,359 06
" assessments levied years prior to 1904		20 75
" interest		10 72
" fees		6 50
" borrowed		2,500 00
" other sources		3 50
Total receipts		$12,900 53

EXPENDITURE.

Expenses of Management:		
Amount paid for printing, stationery and advertising		$ 88 50
" salaries, directors' and auditors' fees		316 70
" rent, taxes and cost of Directors' meetings		23 40
" postage, telegrams and express		30 57
" statutory assessment and license fee		21 66
" interest		57 50
" travelling expenses		7 50
" other expenses		28 85
Total expenses of management		$574 68
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$2,417 01	
" losses which occurred during 1904	6,116 00	
		8,533 01
" repayment of loans		3,900 00
Total expenditure		$13,007 69

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Four years.
Mutual	$1,734,850 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	625	$1,709,095 00
Policies new and renewed during 1904	172	452,255 00
Gross number during 1904	797	$2,161,350 00
Less expired and cancelled in 1904	172	426,500 00
Net risks in force on mutual system, 31st December, 1904	625	$1,734,850 00

CLASSIFICATION OF RISKS:

Farms and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$86,855 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	73,212 98
Amount of premium notes received during the year 1904	20,352 50

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Geo. F. Lackner	Hawksville, Ont.
Val. Otterbein	Heidleburg, Ont.
J. C. Hallman	New Dundee, Ont.
Jacob Wahl	Petersburg, Ont.
Joseph B. Hagey	Preston, Ont.
Isaac Hilborn	Elmira, Ont.
Val. Z. Wagner	Wellesley, Ont.
Jno. H. Campbell	Crosshill, Ont.
S. B. Heist	Berlin, Ont.
Levi Stauffer	Waterloo, Ont.
Jacob L. Umbach	Elmira, Ont.
L. Bowman	Bloomingdale, Ont.

Officers:

J. B. Hagey, President	Preston, Ont.
Isaac Hilborn, Vice-President	Elmira, Ont.
Levi Stauffer, Manager	Waterloo, Ont.

Unassessed premium note capital, $272,499.14.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Amount of mortgages		$ 7,950 00
Cash in Molson's Bank, Waterloo		16,754 93
Amount unpaid of assessments levied during 1904		708 75
" unpaid of assessments levied in prior years		67 02
" of premium notes in force, after deducting all payments thereon and assessments levied		272,499 14
Total assets		$297,979 84

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$16,575 62	
Cash received for assessments levied in 1904		$ 7,719 03
" assessments levied in years prior to 1904		600 21
" interest		482 50
Total receipts		$8,801 74

EXPENDITURE.

Expenses of Management:		
Amount paid for agents' commission		$ 99 00
" law costs		4 50
" rent and taxes		75 00
" investigation and adjustment of claims		24 40
" statutory assessment and license fee		56 01
" printing, stationery and advertising		275 10
" salaries, directors' and auditors' fees		822 15
" postage, telegrams and express		127 10
" fuel and light		22 25
" travelling expenses		26 50
" refunds		17 34
" attending Underwriter's Association		21 05
" other expenses		12 23
Expenses of management		$1,582 66
Miscellaneous Payments:		
Cash paid for losses which occurred during 1904		4,080 77
" investments (not extended)	$2,950 00	
Total expenditure		$5,663 43

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Four years.
Mutual	$5,615,035 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,616	$5,234,125 00
Policies new and renewed during 1904	716	1,514,570 00
Gross number during 1904	3,332	$6,748,695 00
Less expired or cancelled in 1904	595	1,133,660 00
Net risks in force 31st December, 1904	2,737	$5,615,035 00

CLASSIFICATION OF RISKS:

Farms and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assesssment	$290,548 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	272,499 14
Amount of premium notes received during the year 1904	77,040 00
Payments on premium notes of 1904, including all sums credited on said premium notes	2,311 20

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

William Taylor ..... Fergus, Ont.
Henry Webster ..... Fergus, Ont.
Robert Scott ..... Fulton's Mills, Ont.
Wilson Ransom ..... Fergus, Ont.
John R. Wissler ..... Salem, Ont.

Officers:

William Taylor, President ..... Fergus, Ont.
Wilson Ransom, Vice-President ..... Fergus, Ont.
James Beattie, Secretary-Treasurer ..... Fergus, Ont.

Unassessed premium note capital, $75,393.97.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Actual cash on hand at head office	$ 103 47	
Cash in Imperial Bank, Fergus	1,400 00	
		$1,503 47
Amount unpaid of fixed payments of 1904		255 61
" unpaid of fixed payments in prior years (not extended)	$135 37	
" of premium notes in force, after deducting all payments thereon and assessments levied		75,393 97
Total assets		$77,153 05

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$4,685 70	
Cash received as fixed payments of 1904		$5,843 00
" as fixed payments of prior years		269 46
" for interest		102 94
Total receipts		$6,215 46

Expenditure.

Expenses of Management:		
Amount paid for agents' commission		$ 792 00
" investigation and adjustment of claims		37 10
" statutory assessment and license fee		27 02
" printing, stationery and advertising		50 23
" salaries, directors' and auditors' fees		752 56
" postage, telegrams and express		44 33
" postage, telegrams and express		44 33
" travelling expenses		20 00
" other expenses		3 00
Expenses of management		$1,726 24
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$2,130 00	
" losses which occurred during 1904	5,420 41	
		7,550 41
" rebate		121 04
Total expenditure		$9,397 69

Currency of Risks.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual system	$2,342,483 00

Movement in Risks.

Mutual System.

	Number	Amount
Policies in force 31st December, 1903	1,563	$2,258,103 00
Policies new and renewed during 1904	528	789,316 00
Gross number during 1904	2,091	$3,047,419 00
Less expired or cancelled in 1904	511	704,936 00
Net risks in force on mutual system 31st December, 1904	1,580	$2,342,483 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$86,524 3
Amount of all premium notes, after deducting all payments thereon and assessments levied	75,393 9
Amount of premium notes received during the year 1904	29,175 0
Payments on the premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	2,154 0
Notes for fixed payments up to 31st December, 1904	118 8

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

John Shiel	Galt, Ont.
Richard Weir	Glenmorris, Ont.
Stephen Marshall	Ayr, Ont.
George Black	Ayr, Ont.
Wm. Oliver	Ayr, Ont.
John Folsetter	Paris Station, Ont.

Officers:

Richard Weir, President	Glenmorris, Ont.
Stephen Marshall, Vice-President	Ayr, Ont.
Joseph Wrigley, Secretary-Treasurer	Ayr, Ont.

Unassessed premium note capital, $97,027.81.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

sh in Bank of Commerce, Ayr	$ 1,920 35
iount unpaid of assessments of 1904	56 90
iount of premium notes in force, after deducting all payments thereon and assessments levied	97,027 81
Total assets	$99,005 06

LIABILITIES.—None.

RECEIPTS.

sh balance at 31st December, 1903 (not extended)	$383 89	
sh received for fees		$ 253 00
" assessments of 1904		2,969 33
" assessments of prior years		21 06
" money borrowed		500 00
Total receipts		$3,743 39

Expenditure.

Expenses for Management:

Amount paid for interest	$	7 4
" statutory assessment and license		27 3
" rent and taxes		4 0
" salaries, directors' and auditors' fees		674 3
" printing, stationery, etc.		45 9
" postage, etc.		12 5
" fee Underwriters' Association		13 0
Total expenses of management		$784 7

Miscellaneous Payments:

Amount paid for losses which occurred during 1904	922 2
" in repayment of loans	500 0
Total expenditure	$2,206 9

Currency of Risks.

Amount covered by policies in force 31st December, 1904.

	Four year
Mutual	$2,381,950 0

Movement in Risks.

	Number.	Amount
Policies in force 31st December, 1903	831	$2,289,500 0
Policies taken during 1904	274	730,550 0
Gross number and amount in force 31st December, 1904	1,105	$3,020,050 0
Less expired and cancelled in 1904	242	638,100 0
Net risks in force 31st December, 1904	863	$2,381,950 0

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Four year
Amount of face of all premium notes held by Company, and legally liable to assessment	$103,511
Amount of all premium notes, after deducting all payments thereon and assessments levied	97,027
Amount of premium notes received during the year 1904	31,777
Payments on premium notes of 1904, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1904	2,969
Notes for fixed payments or assessments unpaid at 31st December, 1904	56

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. Marr	Odell, Ont.
John Thornicroft	Lambeth, Ont.
Wm. H. Beattie	Wilton Grove, Ont.
D. A. McPherson	Glanworth, Ont.
Jno. Crinklaw	White Oak, Ont.
John Kerr	Glanworth, Ont.

Officers:

Jno. Thornicroft, President	Lambeth, Ont.
Jno. Kerr, Vice-President	Glanworth, Ont.
R. S. Nichol, Treasurer	Hubrey, Ont.
Andrew Elliott, Secretary	Pond Mills, Ont.

Unassessed premium note capital, $44,276.31.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

h value of debentures		$10,000 00
h on hand at head office	$ 30.27	
h on deposit to the Company's credit, not drawn against, in the Canadian Savings and Loan Company, London	2,176 42	
minion Bank	1,943 82	
ron and Erie Loan Savings Company, London	3,230 63	
		7,381 14
ount of premium notes in force, after deducting all payments thereon and assessments levied		44,276 31
Total assets		$61,657 45

LIABILITIES.—None.

RECEIPTS.

h balance at 31st December, 1903 (not extended)	$16,269 82	
h received for fixed payments of 1904		$ 3,612 28
" interest		628 29
" engine licenses		17 00
Total receipts		$4,257 57

Expenditure.

Expenses of Management:	
Amount paid for statutory assessment and license	$ 20 81
" salaries, directors' and auditors' fees	388 00
" agents' commission	169 50
" investigation of claims	28 50
" travelling expenses	17 50
" rent and taxes	15 00
" printing, stationery and advertising	78 37
" postage, telegrams and express	18 50
Total expenses of management	$736 18
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	2,107 32
" rebate	42 71
" error in interest (charged back)	3 75
" return premiums	256 29
Total expenditure	$3,146 25

Currency of Risks.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual	$1,665,440

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,004	$1,621,570
Policies new and renewed during 1904	466	785,745
Gross number and amount during 1904	1,470	$2,407,315
Deduct expired or cancelled in 1904	455	741,875
Net risks in force on mutual system 31st December, 1904	1,015	$1,665,440

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes legally liable to assessment	$49,963 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	44,276 31
Amount of premium notes received during the year 1904	23,572 35
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,458 77

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

John Mawhinney ..... Glencoe, Ont.
John C. Fletcher ..... Melbourne, Ont.
John P. Corneil ..... Appin, Ont.
Malcolm Galbraith ..... Ekfrid, Ont.
Wm. H. Watterworth ..... Woodgreen, Ont.
John E. Hull ..... Glencoe.

Officers:

Jno. P. Corneil, President ..... Appin, Ont.
Jno. C. Fletcher, Vice-President ..... Melbourne, Ont.
A. P. McDougald, Secretary-Treasurer ..... Melbourne, Ont.

Unassessed premium note capital, $36,706.81.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Amount of debentures			$2,577 63
"	cash on hand 31st December, 1904	$3 94	
"	cash in Traders' Bank, Glencoe	3 88	
			7 82
"	unpaid of fixed payments of 1904		136 94
"	prior fixed payments still unpaid (not extended)	$55 40	
"	premium notes in force, after deducting all payments thereon and assessments levied		36,706 81
"	accrued interest		31 25
	Total assets		$39,460 45

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December, 1903 (not extended)		$314 32	
Cash received	from fixed payments of 1904		$2,689 48
"	from fixed payments of prior years		160 04
"	from transfer fee		7 50
"	from interest		115 53
"	from investments (not extended)	$974 62	
	Total receipts		$2,972 57

Expenditure.

Expenses of Management:		
Amount paid for salaries, directors' and auditors' fees		$213 00
" investigation of claims		13 75
" printing, stationery, etc.		27 03
" postage, etc.		25 00
" statutory assessment and license		17 90
" rent and taxes		3 25
" travelling expenses		2 00
" other expenses		14 00
To al expenses of management		$315 93
Miscellaneous Payments:		
Amount paid for losses which occurred in 1904		3 011 01
" rebate		25 85
" investments (not extended)	$900 00	
Total expenditure		$3,355 79

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$1,402,945

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	926	$1,323,380
Policies taken during 1904	350	526,580
Number during 1904	1,276	$1,849,960
Deduct expired and cancelled in 1904	321	447,015
Net risks in force 31st December, 1904	955	$1,402,945

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$42,088 35
Amount of premium notes, after deducting all payments thereon and assessments levied	36,703 81
Amount of premium notes received during 1904	15,797 40
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	2,689 48
Notes for fixed payments unpaid 31st December, 1904	136 91

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Oscar McMichael ..... Waterford, Ont.
Jacob Goble ..... Villanova, Ont.
J. R. Wilson ..... Waterford, Ont.
Robert Lanning ..... Villanova, Ont.
W. P. Skerrow ..... Bloomsburg, Ont.
Oscar L. Haviland ..... Boston, Ont.
J. W. Wallace ..... Townsend Centre, Ont.
W. S. Mason ..... Rockford, Ont.
W. H. Overholt ..... Bealton, Ont.

Officers:

Oscar McMichael, President ..... Waterford, Ont.
W. P. Skerrow, Vice-President ..... Bloomsburg, Ont.
James Ross, Secretary-Treasurer ..... Waterford, Ont.

Unassessed premium note capital, $36,923.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS

Cash on hand at head office	$530 37	
Cash in Ontario Bank, Waterford	2,072 52	
		$2,602 89
Amount of premium notes in force, after deducting all payments thereon and assessments levied		36,923 40
Amount of fixed payments of 1904 still unpaid		6 89
Total assets		$39,533 18

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$12 73	
Cash received at taking of application		$315 00
" as fixed payments of 1904		3,058 74
" as fixed payments of prior years		6 38
" as interest		23 48
" as extra premiums		1 65
" as assessments of prior years		3 68
Total		$3,408 93

Expenditure.

Expenses of Management	
Amount paid for agents commission	$236 25
" statutory assessment	18 53
" investigation of claims	6 00
" printing, etc.	22 25
" salaries, directors' and auditors' fees	365 35
" postage, etc.	13 37
Expenses of management	$661 75
Miscellaneous Payments:	
Amount paid for losses which occurred during 1904	113 85
" rebate	43 17
Total expenditure	$818 77

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$1,382,855

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	821	$1,387,475
Policies taken during 1904	315	526,690
Total number and amount in force at any time in 1904	1,136	$1,914,165
Deduct expired and cancelled in 1904	329	531,310
Net risks in force at 31st December, 1904	807	$1,382,855

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$42,801 67
Amount of all premium notes, after deducting all payments made thereon and assessments levied	36,923 70
Amount of premium notes received during the year 1904	16,266 06
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,139 45

WALPOLE FARMER'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Robert Miller	Nanticoke, Ont.
James Martin	Selkirk, Ont.
Fred. Harrison	Hagersville, Ont.
J. N. Howard	Springvale, Ont.
E. B. McDonald	Jarvis, Ont.
James B. Wilson	Jarvis, Ont.
Henry Falls	Erie, Ont.
Charles Marr	Jarvis, Ont.
R. J. Catherwood	Hagersville, Ont.

Officers:

Robert Miller, President	Nanticoke, Ont.
James B. Wilson, Vice-President	Jarvis, Ont.
George Miller, Secretary-Treasurer	Jarvis, Ont.

Unassessed premium note capital, $49,474.24.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash on hand at head office	$41 32	
Cash in Bank of Hamilton, Jarvis	6,652 38	
		$6,693 70
Cash in agents' hands		76 50
Cash unpaid of fixed payments of 1904		167 98
" prior years (not extended)	$76 79	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		49,474 24
Total assets		$56,412 42

LIABILITIES.

Amount of supposed loss	$1,214 00
Total	$1,214 00

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$3,982 48	
Cash received at taking of applications		$158 00
" as fixed payments of 1904		2,667 20
" as fixed payments due in prior years		327 10
" for interest		127 48
Total receipts		$3,279 78

Expenditure.

Expenses of Management:	
Amount paid for rent, taxes	$2 50
" investigation and adjustment of claims	6 00
" statutory assessment and license	18 00
" printing and advertising	13 75
" salaries, directors' and auditors' fees	252 80
" postage, express and telegrams	20 50
" fuel and light	5 00
" travelling expenses	10 00
Total expenses of management	$328 55
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	179 53
" rebate	60 48
Total expenditure	$568 56

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Four years.
Mutual	$1,394,741.00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	750	$1,333,142
Policies taken during 1904, new and renewed	132	209,898
Gross number during 1904	882	$1,543,040
Deduct expired and cancelled in 1904	91	148,299
Net risks in force 31st December, 1904	791	$1,394,741

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$56,805 19
Amount of all premium notes, after deducting all payments made thereon and assessments levied	49,474 24
Amount of premium notes received during the year 1904	8,616 28
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	402 00
Notes for fixed payments unpaid 31st December, 1904	28 85

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Robert McCredie	Chippewa, Ont.
J. Zavitz	Brookfield, Ont.
C. Sherk	Gasline, Ont.
J. C. Sloat	Fenwick, Ont.
Wm. Vanalstine	Crowland, Ont.
E. O. Disher	Ridgeway, Ont.
J. Edsall	Ridgeway, Ont.
J. J. Damude	Fonthill, Ont.
P. J. Willson	Marshville, Ont.

Officers:

Robert McCredie, President	Chippewa, Ont.
Wm. Vanalstine, Vice-President	Crowland, Ont.
A. H. Kilman, Secretary-Treasurer	Ridgeway, Ont.

Unassessed premium note capital, $53,088.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand	$52 78
Cash in Imperial Bank, Welland	5,781 49
Amount unpaid of fixed payments of 1904	256 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied	53,088 35
Total assets	$59,179 27

LIABILITIES.

Amount of adjusted loss	$350 00
Total	$350 00

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$5,654 40	
Cash received as fixed payments of 1904		$5,006 03
" fixed payments of prior years		213 71
" interest		182 80
" workmen's risk		9 50
Total receipts		$5,412 04

Expenditure.

Expenses of Management:	
Amount paid for statutory assessment and license	$24 63
" printing, stationery and advertising	37 30
" salaries, directors' and auditors' fees	546 65
" postage, telegrams and express	37 70
" travelling expenses	8 70
" investigation of claims	40 25
" other expenses	15 05
Total expenses of management	$710 28
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	4,481 25
" rebates	40 64
Total expenditure	$5,232 17

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

Mutual	$2,036,621

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,541	$2,013,029
Policies new and renewed in 1904	566	765,054
Gross number during 1904	2,107	$2,778,083
Less expired and cancelled during 1904	568	741,462
Net risks in force on mutual system 31st December, 1904	1,539	$2,036,621

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$62,463 18
Amount of all permium notes, after deducting all payments thereon and assessments levied	53,088 35
Amount of premium notes received during the year 1904	23,567 36
Payments on the premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,874 22

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Wm. Bell	Caistorville, Ont.
H. E. Harrison	Blackheath, Ont.
Thomas Howden	Conboyville, Ont.
Thomas Bell	Glanford Station, Ont.
Charles Walker	Cayuga, Ont.
Robert Johnston	Empire, Ont.

Officers:

Wm. Bell, President	Caistorville, Ont.
Robert Johnston, Vice-President	Empire, Ont.
Isaac Hanson, Secretary-Treasurer	Blackheath, Ont.

Unassessed premium note capital, $37,636.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand, head office	$ 114 96
Amount of premium notes in force, after deducting all payments thereon and assessments levied	37,636 41
Total assets	$37,751 37

LIABILITIES.

Amount of borrowed money	$800 00
Total	$800 00

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$1,446 67	
Cash received for assessments levied prior to 1904		$ 105 19
" transfer fees		7 95
" interest		19 85
" borrowed money		800 00
Total receipts		$932 99

Expenditure.

Expenses of Management:	
Amount paid for law costs	$ 50
" rent and taxes	50
" statutory assessment and license	17 10
" printing, etc.	4 50
" salaries, directors' and auditors' fees	270 90
" postage, telegrams and express	17 71
" membership fee Mutual Underwriters' Ass.	2 50
Total expenses of managemen	$313 71
Miscellaneous Payments:	
Amount paid for losses which occurred during 1904	1,950 99
Total expenditure	$2,264 70

Currency of Risks.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual	$1,288,195

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	805	$1,241,050
Policies taken during 1904, new and renewed	332	528,345
Gross number during 1904	1,137	$1,769,395
Deduct expired and cancelled in 1904	311	481,200
Net risks in force at 31st December, 1904	826	$1,288,195

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$39,171 45
Amount of all premium notes, after deducting all payments thereon and assessments levied	37,636 41
Amount of premium notes received during the year 1904	16,060 65

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TOWN HALL, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

James Fearman	York, Ont.
James Downey	Willowgrove, Ont.
P. Kinnear	De Cewsville, Ont.
R. E. King	De Cewsville, Ont.
John Bell	Mount Healy, Ont.
W. S. Dunnet	Clanbrassil, Ont.

Officers:

Jas. Fearman, President	York, Ont.
P. Kinnear, Vice-President	De Cewsville, Ont.
David Kett, Secretary-Treasurer	Willowgrove, Ont.

Unassessed premium note capital, $17,409.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office		$ 21 87
Amount of assessments of 1904, still unpaid		1 31
" cash in agents' hands		21 00
" premium notes in force, after deducting all payments thereon and assessments levied		17,409 25
Total assets		$17,453 43

LIABILITIES.

Amount of borrowed money		$ 150 00
" interest		1 72
Total		$151 72

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$118 16	
Cash received at taking of applications		$ 60 00
" for assessments of prior years		47 77
" for borrowed money		150 00
Total receipts		$257 77

Expenditure.

Expenses of Management:	
Amount paid for law costs	$1 00
" fuel and light	2 00
" statutory assessment and license fee	10 69
" printing, stationery and advertising	3 50
" salaries, directors' and auditors' fees	96 00
" postage, telegrams and express	6 00
Total expenses of management	$119 19
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	234 87
Total expenditure	$354 06

Currency of Risks.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual	$605,120

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	347	$583,710 00
Policies new and renewed during 1904	126	231,135 00
Gross number during 1904	473	$814,845 00
Less expired and cancelled in 1904	120	209,725 00
Net risks in force on mutual system 31st December, 1904	353	$605,120 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	18,518 99
Amount of all premium notes, after deducting all payments thereon and assessments levied	17,409 25
Amount of premium notes received during the years 1904	7,110 06

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

D. H. Brown	Port Alma, Ont.
Byron Robinson	Wheatley, Ont.
John C. Russell	Merlin, Ont.
Christopher Coulter	Wheatley, Ont.
D. Fletcher	Fletcher, Ont.
Thomas Liddle	Wheatley, Ont.
Thomas C. Renwick	Romney, Ont.
John Vester	Blenheim, Ont.
John Greaves	Essex, Ont.
Nelson H. Shepley	Ouvry, Ont.
Edmund J. Wigle	Kingsville, Ont.
Samuel Burk	Blenheim, Ont.

Officers:

Thomas Liddle, President	Wheatley, Ont.
Byron Robinson, Vice-President	Wheatley, Ont.
Thomas C. Renwick, Secretary-Treasurer	Romney, Ont.

Unassessed premium note capital, $23,057.02.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand	$90 34	
Cash in Merchants Bank, Wheatley	2,563 51	
		$2,653 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied		23,057 02
Amount of fixed payments of 1904 unpaid		217 69
Amount of office furniture and safe (not extended	$140 00	
		$25,928 56

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$2,461 81	
Cash received as fixed payments of 1904		$1,861 53
" fixed payments of prior years		76 89
" interest		78 78
" transfer fees and extra risks		1 80
Total receipts		$2,019 00

Expenditure.

Expenses of Management:	
Cash paid for commission	$111 50
" rent	16 00
" travelling expenses	31 20
" salaries, directors' and auditors' fees	229 00
" investigation of claims	8 60
" postage, etc	12 03
" statutory assessment and license fee	12 23
" printing, stationery, and advertising	24 25
" other expenses	13 00
Total expenses of management	$457 81
Miscellaneous Payments:	
Cash paid for losses during 1904	1,271 10
" rebate	98 05
Total expenditure	$1,826 96

Currency of Risks.

Amount covered by policies in force 31st December, 1904.

	One year or less.	Two year risks.	Three year risks.	Total.
Mutual	$11,063	$4,700	$798,681	$814,444

Movement in Risks.

Mutual System.

Policies	Number.	Amount.
force 31st December, 1903	590	$741,648
Gross number dud renewed during 1904	224	312,629
Less expired and c[illegible]ing 1904	814	$1,054,277
Net risks in force on[illegible]ncelled in 1904	185	239,833
[illegible]mutual system 31st December, 1904	629	$814,444

Pr[illegible] Classification of Risks:

On Poli[illegible] Farm and non-hazardous.

[illegible]remium Notes or Undertakings

[illegible]cies in force 31st December, 1904.

	One year or less.	Two year risks.	Three year risks.	Total.
Amount of face of all premium [illegible]notes held by Company, and legally li[illegible]cla. to assessment				
Amount of all premium notes, a[illegible]farm deducting all payments thereon a[illegible] assessments levied	$132 20	$102 90	$28,617 30	$28,852 40
Amount of premium notes receive[illegible]m Mid during the year	105 62	82 08	22,869 32	23,057 02
Payments on premium notes of 190[illegible]s in d including all sums credited on sai[illegible] premium notes:	132 20	76 70	10,584 14	10,793 04
Cash paid up to 31st Dec., 1904				
Notes for fixed payments unpaid 31st Dec., 1904	20 68	15 38	1,825 47	1,861 53
[illegible]d dur[illegible]	5 90	.....	211 79	217 69

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

C. M. Simmons	Ivan, Ont.
S. P. Zavitz	Coldstream, Ont.
Alexander Gray	Coldstream, Ont.
Aaron Demery	Amiens, Ont.
Thomas Bogue	Strathroy, Ont.
E. R. Stonehouse	Lobo, Ont.
E. J. Ling	Ferguson, Ont.
Duncan Cameron	Duncrief, Ont.
Neil A. Graham	Ivan, Ont.
William McClung	Falkirk, Ont.
William Robinson	Komoka, Ont.
John Oliver	Duncrief, Ont.
H. W. Harris	Coldstream, Ont.
W. H. Caverhill	Vanneck, Ont.
J. C. McDonald	Spring Bank, Ont.

Officers:

C. M. Simmons, President	Ivan, Ont.
S. P. Zavitz, Vice-President	Coldstream, Ont.
J. Marsh, Secretary-Treasurer	Coldstream, Ont.

Unassessed premium note capital, $26,498.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand		$ 413 41
Cash in Bank of Toronto, London		769 86
Amount unpaid of fixed payments of 1904		65 26
Amount of premium notes in force, after deducting all payments thereon and assessments levied		26,498 35
Total assets		$27,746 88

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$3,008 71	
Cash received as fixed payments of 1904		$ 1,747 85
" " " prior years		21 80
" interest		85 75
" transfer fees		2 50
Total receipts		$1,857 90

Expenditure.

Expenses of Management:		
Amount paid for statutory assessment and license fee	$	12 96
" postage, etc.		66 01
" salaries and directors' fees		157 50
" agents' commission		108 00
" investigation and adjustment of claims		15 00
" other expenses		2 85
Total expenses of management		$362 32
Miscellaneous Payments:		
Cash paid for losses which occurred during 1904		3,280 65
" rebate		40 37
Total expenditure		$3,683 34

Currency of Risks.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual	$878,862

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	545	$817,024
Policies new and renewed during 1904	220	326,938
Gross number during 1904	765	$1,143,962
Less expired and cancelled in 1904	195	265,100
Net risks in force on mutual system 31st December, 1904	570	$878,862

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$35,154 48
Amount of all premium notes, after deducting all payments thereon and assessments levied	26,498 35
Amount of premium notes received during the year 1904	13,077 52
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December 1904	663 41

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Albert Duncan ..... Petrolea, Ont.
James Armstrong ..... Alvinston, Ont.
Peter McPhedran ..... Wanstead, Ont.
Thomas Steadman ..... Wyoming, Ont.
John W. Kingston ..... Watford, Ont.
Henry McBryan ..... Jura, Ont.

Officers:

Albert Duncan, President ..... Petrolea, Ont.
Thomas Steadman, Vice-President ..... Wyoming, Ont.
W. G. Willoughby, Secretary-Treasurer ..... Walnut, Ont.

Unassessed premium note capital, $105,297.97.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash on hand, head office	$8 54	
Cash in Industrial Mortgage and Saving Co., Sarnia	4,381 14	
Cash in Merchants' Bank, Watford	4,787 61	
		$9,177 29
Amount of short date notes, or due bills, less than one year overdue		1,352 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied		105,297 97
Total assets		$115,828 06

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$3,733 04	
Cash received as fixed payments of 1904		$11,783 15
" fixed payments of prior years		1,055 50
" interest		156 76
Refunded commission and fees		8 65
Total receipts		$13,004 06

EXPENDITURE.

Expenses of Management:	
Amount paid for commission to agents	$1,047 75
" statutory assessment	48 45
" printing, stationery and advertising	63 37
" salaries, directors' and auditors' fees	721 00
" postage, telegrams and express	104 03
" rent	5 00
" investigation and adjustment of claims	58 20
" memo books and expenses	61 45
" other expenses	5 20
Total expenses of management	$2,114 45

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	4,949 83
" rebate	428 20
" reinsurance	67 33
Total expenditure	$7,559 81

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$4,774,357
Less amount re-insured	11,424
Amount actually carried by Company at 31st December, 1904	$4,762,933

MOVEMENT IN RISKS:

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,648	$4,454,933
Policies new and renewed during 1904	1,396	1,774,980
Gross number and amount during 1904	5,044	$6,229,913
Less expired and cancelled in 1904	1,239	1,455,556
Net risks in force on mutual system 31st December, 1904	3,805	$4,774,357

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$142,697 2
Amount of all premium notes, after deducting all payments thereon and assessments levied	105,297 9
Amount of premium notes received during the year 1904	52,758 4
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	11,783 1
Notes for fixed payments unpaid 31st December	1,352 8

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

J. W. Elliott,	Bryanston, Ont.
W. C. Hodgins	Southgate, Ont.
Peter Elson, M.P.,	London, Ont.
Samuel Wheaton	Brough, Ont.
Frederick Fitzgerald	Ballymote, Ont.
A. McLean	Ilderton, Ont.
T. N. Talbot	Ballymote, Ont.
R. M. Hobbs	Birr, Ont.
John Haskett	Ilderton, Ont.

Officers:

W. C. Hodgins, President	Southgate, Ont.
R. M. Hobbs, Vice-President	Birr, Ont.
Edward Dann, Secretary	Bryanston, Ont.
Thomas H. Talbot, Treasurer	Arva, Ont.

Unassessed premium note capital, $47,314.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash in Canadian Savings and Loan Company, London	$1,154 47	
Cash in Agricultural Savings and Loan Company, London	3,850 47	
		$5,005 23
Amout unpaid of fixed payments of 1904		135 06
" " prior years		59 52
Amount of premium notes in force after deducting all payments thereon and assessments levied		47,314 00
Total assets		$52,454 29

LIABILITIES.

Amount of directors' and agents' fees, unpaid	$14 20
Total liabilities	$14 20

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$2,415 74	
Cash received for fixed payments of 1904		$3,759 39
" " prior years		59 52
Cash received for interest		137 64
Total		$3,956 55

Expenditure.

Expenses of Management:	
Amount paid for investigation of claims	$7 00
" commission to agents	357 00
" statutory assessment and license	22 64
" printing, stationery and advertising	16 23
" salaries, directors' and auditors' fees	365 00
" postage	25 09
Total expenses of management	$792 96
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	357 75
" rebate	216 35
Total expenditure	$1,367 06

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$1,879,513

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,230	$1,809,194
Policies new and renewed during 1904	437	644,762
Gross number and amount during 1904	1,667	$2,453,956
Less expired and cancelled in 1904	412	574,443
Net risks in force 31st December, 1904	1,255	$1,879,513

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$56,656 82
Amount of all premium notes, after deducting all payments made thereon and assessments levied	47,314 00
Amount of premium notes received during the year 1904	19,429 12
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	3,759 39
Notes for fixed payments unpaid 31st December, 1904	135 06

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

*Henry Buller	Selton, Ont.
James Leatherdale	Harwich, Ont.
Geo. Stevens	Morpeth, Ont.
David Wilson	Morpeth, Ont.
James Serson	Morpeth, Ont.
W. C. Sifton	Palmyra, Ont.
Joel Wootton	Highgate, Ont.
Colon K. Campbell	Northwood, Ont.
Daniel McKay	Selton, Ont.
Robt. L. Smyth	Fargo, Ont.
R. J. Johnston	Harwich, Ont.
Angus Gillanders	Highgate, Ont.
T. Tyhurst	Pinehurst, Ont.
N. P. Weekes	Thamesville, Ont.
W. J. Huffman	Blenheim, Ont.

Officers:

*Henry Buller, President	Selton, Ont.
W. C. Sifton, Vice-President	Palmyra, Ont.
E. D. Mitton, Secretary-Treasurer	Ridgetown, Ont.

Unassessed premium note capital, $69,364.16.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Township of Howard debentures		$5,363 48
Cash on hand	$228 72	
Cash in Traders' Bank, Ridgetown	4,461 98	
		4,690 70
Amount of fixed payments for 1904 still unpaid		210 80
Amount of premium notes in force after deducting all payments thereon and assessments levied		69,364 16
Total assets		$79,629 14

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December, 1903 (not extended)	$7,989 73	
Cash received for fixed payments of 1904		$5,165 49
" fixed payments of prior years		194 10
" extra risks		4 00
" interest		186 44
" investments (not extended)	$1,838 93	
Total receipts		$5,550 03

*Deceased.

Expenditure.

Expenses of Management:		
Cash paid for fuel and light		$13 50
" investigation of claims		134 40
" salaries and directors' fees		635 60
" statutory assessment and license fee		29 56
" printing, stationery and advertising		87 95
" postage, telegrams and express		55 55
" Mutual Fire Underwriters' Asso. dues		3 00
" travelling expenses		32 00
" directors on committee		6 80
" searching registry		2 00
Total expenses of management		$1,000 36
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$135 25	
" losses which occurred during 1904	2,254 47	
		2,389 72
" rebates		108 94
" investments (not extended)	$7,188 97	
Total expenditure		$3,499 02

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$2,649,655

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,742	$2,518,540
Policies new and renewed during 1904	666	1,015,100
Gross number during 1904	2,408	$3,533,640
Less expired and cancelled in 1904	650	883,985
Net risks in force 31st December, 1904	1,758	$2,649,655

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of premium notes held by the Company, and legally liable to assessment	$79,489 65
Amount of all premium notes, after deducting all payments thereon and assessments levied	69,364 16
Amount of premium notes received during the year 1904	30,453 00
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid to 31st December, 1904	1,966 05
Notes for fixed payments	85 15

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

S. Buck ..... St. Thomas, Ont.
W. G. Sanders ..... St. Thomas, Ont.
Seth W. Zavitz ..... Sparta, Ont.
M. H. Penhale ..... St. Thomas, Ont.
G. Westlake ..... Yarmouth Centre.
W. L. Vansyckle ..... Union, Ont.

Officers:

G. Westlake, President ..... Yarmouth Centre, Ont.
W. L. Vansyckle, Vice-President ..... Union, Ont.
W. H. Elliott, Secretary-Treasurer ..... New Sarum, Ont.

Unassessed premium note capital, $34,515.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Actual cash on hand at head office	$3 97	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas	14 56	
		$18 53
Amount unpaid of assessments which were levied during 1904		15 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied		34,515 40
Total assets		$34,549 55

LIABILITIES.

Amount of supposed claims	$31 36
" salaries due	10 00
Total	$41 36

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$572 32	
Cash received as fixed payments of 1904		$1,067 40
" for assessments of 1904		2,236 68
" for interest		26 65
" as transfer fees and engine licenses		31 00
Total receipts		$3,361 73

Expenditure.

Expenses of Management:	
Amount paid for statutory assessment and license	$17 41
" printing and stationery	20 25
" salaries, directors' and auditors' fees	312 50
" fuel and rent	2 00
" investigation of claims	16 50
" postage	9 69
" other expenses	60
Total expenses of management	$378 95
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	3,534 69
" rebate	1 88
Total expenditure	$3,915 52

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	One year or less.	Two years and over but under three years.	Three years.	Total.
Mutual	$12,530	$17,900	$1,300,382	$1,330,812

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	839	$1,273,241
Policies new and renewed during 1904	274	437,962
Gross number and amount during 1904	1,113	$1,711,203
Less expired and cancelled during 1904	263	380,391
Net risks in force 31st December, 1904	850	$1,330,812

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	One year risks.	Two year and over but under three year risks.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$177 24	$437 19	$38,902 84	$39,517 27
Amount of all premium notes after deducting all payments thereon and assessments levied	159 36	376 97	33,979 07	34,515 40
Amount of premium notes received during the year 1904	178 99	41 94	12,674 46	12,895 39
Cash paid up to 31st December, 1904	14 94	3 51	1,048 91	1,067 40

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business September, 1880.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

J. T. Rogers ..... Iona, Ont.
John R. Gow ..... Wallacetown, Ont.
Jno. Fletcher ..... Cowal, Ont.
D. Carmichael ..... West Lorne, Ont.
Arch'd McColl ..... Aldboro, Ont.
Jno. McPherson ..... Campbellton, Ont.

Officers:

Jno. McPherson, President ..... Campbellton, Ont.
Arch'd McColl, Vice-President ..... Aldboro, Ont.
W. A. Galbraith, Secretary-Treasurer ..... Iona Station, Ont.

Unassessed premium note capital, $40,319.51.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash on hand at head office	$71 77	
Cash in Traders' Bank, Dutton	2,021 68	
" Merchants' Bank, West Lorne	247 30	
		$2,340 75
Amount unpaid of fixed payments of 1904		619 00
" assessments of prior years unpaid (not extended)	$62 35	
" premium notes in force after deducting all payments thereon		
" and assessments levied		40,319 51
Office safe (not extended)	$110 00	
Total assets		$43,279 26

LIABILITIES.

Amount of supposed loss	$21 00
Total	$21 00

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$1,388 34	
Amount of cash received for fixed payments of 1904		$2,838 91
" " assessments levied in prior years		16 00
" " interest		37 32
Total receipts		$2,892 23

Expenditure.

Expenses of Management:	
Amount paid for interest	$1 50
" travelling expenses	21 00
" postage, etc.	37 75
" statutory assessment and license	19 83
" printing, stationery and advertising	35 00
" salaries, directors' and auditors' fees	205 00
" rent and taxes	6 00
" other expenses	2 50
Total expenses of management	$328 58
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	1,550 10
" rebate	61 14
Total expenditure	$1,939 82

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$1,571,280 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,129	$1,521,300
Policies new and renewed during 1904	433	656,355
Gross number during 1904	1,562	$2,177,655
Deduct expired and cancelled in 1904	422	606,375
Net risks in force 31st December, 1904	1,120	$1,571,280

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$47,138 46
Amount of all premium notes, after deducting all payments thereon and assessments levied	40,319 51
Amount of premium notes received during the year 1904	19,690 45
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,103 61
Notes for fixed payments or assessments unpaid	208 85

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. Young	Mount Brydges, Ont.
H. Buchanan	Mount Brydges, Ont.
J. Ferguson	Strathroy, Ont.
J. Stuart	Burwell Road, Ont.
D. N. McGugan	Strathroy, Ont.
J. Bradt	Delaware, Ont.
D. Campbell	Southwold, Ont.
J. M. Kaiser	Howlett, Ont.
Jas. J. Sutherland	Mount Brydges, Ont.
R. Sutherland	Mount Brydges, Ont.
W. S. Wild	Delaware, Ont.
J. D. Carruthers	Melbourne, Ont.
W. Neale	Mount Brydges, Ont.

Officers:

Wm. Young, President	Mount Brydges, Ont.
J. M. Kaiser, Vice-President	Howlett, Ont.
Wm. E. Sawyer, Sec.-Treasurer	Mount Brydges, Ont.

Unassessed premium note capital, $43,966.34.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Actual cash on hand at head office	$227 29	
Actual cash in Union Bank, Mount Brydges	1,594 94	
		$1,822 23
Amount of premium notes in force, after deducting all payments thereon and assessments levied		43,966 34
Total assets		$45,788 57

LIABILITIES.

Amount of retained balance premium notes	$106 70
" directors' fees	5 60
Total liabilities	$112 30

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$3,973 75	
Cash received at taking of applications		$189 00
" as fixed payments of 1904		528 43
" as assessments of 1904		1,845 02
" as interest		108 09
" as transfer fees, etc.		7 50
Total receipts		$2,678 04

Expenditure.

Expenses of Management:		
Amount paid for commission to agents		$189 09
" investigation and adjustment of claims		18 00
" statutory assessment		19 91
" printing and advertising		33 50
" salaries, directors' and auditors' fees		304 40
" postage, telegrams and express		23 32
" travelling expenses		18 55
" other expenses		6 50
Total expenses of management		$613 18
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1904	$23 00	
" " during 1904	3,566 93	
		3,589 93
Cash paid for rebate		51 45
Total expenditure		$4,254 56

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$1,585,508

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	959	$1,526,663
Policies new and renewed during 1904	378	595,015
Gross number during 1904	1,337	$2,121,678
Less expired and cancelled in 1904	359	536,170
Net risks in force on mutual system 31st December, 1904	978	$1,585,508

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$47,565 24
Amount of all premium notes, after deducting all payments thereon and assessments levied	43,966 34
Amount of premium notes received during the year 1904	17,850 80
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	528 43

TH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

M. E. Lyon ..... Aylmer, Ont.
G. Neely ..... Dorchester, Ont.
J. C. Dance ..... Kingsmill, Ont.
John A. Charlton ..... Springfield, Ont.
P. H. Rickard ..... Crampton, Ont.
S. Barr ..... Mossley, Ont.

Officers:

M. E. Lyon, President ..... Aylmer, Ont.
G. Neely, Vice-President ..... Dorchester Station, Ont.
D. D. York, Secretary-Treasurer ..... Harrietsville, Ont.

Unassessed premium note capital, $77,642.91.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

n on hand at head office	$67 00	
n deposit, Bank of Toronto, Dorchester	5,118 93	
" in Traders' Bank, Aylmer	8,709 72	
" in Traders' Bank, Ingersoll	1,324 25	
" in Sovereign Bank, Aylmer	5,259 15	
		$20,479 05
unt unpaid of fixed payments of 1904		456 15
unt of premium notes in force after deducting all payments thereon and assessments levied		77,642 91
Total assets		$98,578 11

LIABILITIES.—None.

RECEIPTS.

n balance at 31st December, 1903 (not extended)	$19,445 16	
n received as fixed payments of 1904		$5,879 27
" " prior years		2 00
n received as interest		584 43
Total receipts		$6,465 70

Expenditure.

Expenses of Management:		
Amount paid for commission to agents		$27 5
" law costs		5
" travelling expenses		30 0
" printing and statienery		77 6
" statutory assessment and license		32 4
" rent		2 0
" salaries and auditors' fees		522 8
" postage		40 0
" other expenses		3 9
Total expenses of management		$735 9
Miscellaneous Payments:		
Cash paid fer losses which occurred prior to 1904	$4 00	
" " during 1904	4,559 40	
		4,563
Cash paid fer rebate		132
Total expenditure		$5,431

Currency of Risks.

Amount covered by Policies in ferce 31st December, 1904.

	Three year
Mutnal	$2,972,7

Movement in Risks.

Mutual System.

	Number.	Amou
Policies in force 31st December, 1903	1,728	$2,817,5
Policies taken during 1904	629	1,102,9
Gross number during 1904	2,357	$3,920,4
Deduct expired and cancelled in 1904	598	947,6
Net risks in force 31st December, 1904	1,759	$2,972,7

Classification of Risks:

Farm and non-hazardons.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year ris
Amount ef face ef all premium notes held by Company, and legally liable to assessment	$89,182
Amount ef all premium notes, after deducting all payments thereon and assessments levied	77,642
Amount of premium notes received during the year 1904	33,087
Payments on premium notes of 1904, including all sums credited on said preminm notes:	
Cash paid up to 31st December, 1904	2,186

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Donald Turner	Southwold Station, Ont.
Angus McLarty	St. Thomas, Ont.
John G. Chapman	St. Thomas, Ont.
A. J. Silcox	Frome, Ont.
Edgar Silcox	Shedden, Ont.
Munge McNabb	Cowal, Ont.

Officers:

Donald Turner, President	Southwold Station, Ont.
Angus McLarty, Vice-President	St. Thomas, Ont.
Matthew Silcox, Secretary-Treasurer	Shedden, Ont.

Unassessed premium note capital, $51,768.23.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

ount of debentures		$3,000 00
n on hand at head office	$2 25	
n on deposit to Company's credit at Imperial Bank, St. Thomas	2,250 66	
		2,252 91
ount unpaid of assessments levied during 1904		242 84
ount unpaid of assessments in prior years		68 30
" " (not extended)...	$10 79	
ount of premium notes in force, after deducting all payments thereon and assessments levied		51,768 23
Total assets		$57,332 28

LIABILITIES.—None.

RECEIPTS.

n balance at 31st December, 1903 (not extended)	$1,184 80	
n received at taking of application		$3 80
n received for assessments levied in 1904		2,589 45
n received for assessments levied prior to 1904		281 42
n received for interest		154 40
Total receipts		$3,029 07

Expenditure.

Expenses of Management:	
Amount paid for agents' commission	$56
" statutory assessment and license	18
" printing and stationery	12
" salaries, directors' and auditors' fees	313
" postage, etc.	22
" rent	8
Total expenses of management	$431
Miscellaneous Payments:	
Amount paid for losses which occurred during 1904	1,504
" rebate	25
Total expenditure	$1,960

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Four year
Mutual	$1,444,5

Movement in Risks.

Mutual System.

	Number.	Amoun
Policies in force 31st December, 1903	778	$1,381,8
Policies taken during 1904 new or renewed	245	461,7
Gross amount in force at any time in 1904	1,023	$1,843,5
Deduct expired and cancelled in 1904	235	398,9
Net risks in force 31st December, 1904	788	$1,444,5

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Four year
Amount of face of all premium notes held by Company and legally liable to assessment	$57,782
Amount of all premium notes, after deducting all payments thereon and assessments levied	51,768
Amount of premium notes received during 1904	18,468
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	2,591
Notes for fixed payments or assessments unpaid 31st December, 1904	242

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Benjamin Sarerus	Zurich, Ont.
Geo. Douglas	Blake, Ont.
Wm. Lamont	Blake, Ont.
John Sherritt	Harpley, Ont.
Jacob Kellermann	Dashwood.
Chris. Slade	Dashwood, Ont.
Wm. B. Battler	Zurich, Ont.
Wm. Consit	Hills Green, Ont.
J. C. Kalbfleish	Zurich, Ont.

Officers:

Benjamin Sarerus, President	Zurich, Ont.
Jacob Kellermann, Vice-President	Dashwood, Ont.
Henry Eilber, M.P.P., Manager	Crediton, Ont.

Unassessed premium note capital, $128,924.24.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

ash on deposit in Merchants Bank, Crediton	$2,162 24	
" Sovereign Bank, Crediton	3,829 92	
		$5,992 16
mount unpaid of assesments levied in 1904		87 72
mount of premium notes in force, after deducting all payments thereon and assessments levied		128,924 24
Total assets		$135,004 12

LIABILITIES.—None.

RECEIPTS.

ash balance at 31st December, 1903 (not extended)	$2,347 84	
ash received as fixed payments of 1904		$ 469 05
" for assessments levied in 1904		8,541 06
" for assessments levied in years prior to 1904		6 40
" for salvage		15 00
" for interest		58 90
Total receipts		$9,090 41

Expenditure.

Expenses of Management:		
Amount paid for commission to agents	$	189 50
" statutory assessment and license fee		38 04
" printing, stationery and advertising		181 60
" salaries, directors' and auditors' fees		347 05
" travelling expenses		4 50
" postage, telegrams and express		94 32
" investigation and adjustment of claims		47 90
" other expenses		5 23
Total expenses of management		$908 14
Miscellaneous Payments:		
Cash paid for losses which occurred during 1904		4,521 60
" rebate		16 35
Total expenditure		$5,446 09

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Four years
Mutual	$3,560,240

Movement in Risks.

Mutual System.

	Number.	Amount
Policies in force 31st December, 1903	1,815	$3,388,100
Policies taken during 1904	445	838,070
Gross number during 1904	2,260	$4,226,170
Deduct cancelled in 1904	406	665,930
Net risks in force 31st December, 1904	1,854	$3,560,240

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Four yea risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$146,202 0
Amount of all premium notes, after deducting all payments thereon and assessments levied	128,924 2
Amount of premium notes received during the year 1904	34,493 0
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	9,199 2

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

J. Bradford	Dunnville, Ont.
John Gloyd	Selkirk, Ont.
Henry Schneider	South Cayuga, Ont.
William Edie	Dunnville, Ont.
Christopher Ebert	Fisherville, Ont.
Daniel Culver	Rainham Centre, Ont.
A. E. Havill	Rainham, Ont.
J. Honsberger	South Cayuga, Ont.
Henry Keifer	Rainham, Ont.
John Dixon	Dunnville, Ont.
Jacob Schaffer	Kohler, Ont.
Uriah Rittenhouse	Fisherville, Ont.

Officers:

J. Bradford, President	Dunnville, Ont.
A. E. Havill, Vice-President	Rainham, Ont.
Edwin Hoover, Secretary-Treasurer	Selkirk, Ont.

Unassessed premium note capital, $43,828.58.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand	$ 442 25	
Cash in Bank of Commerce, Cayuga	485 69	
Cash in Bank of Commerce, Dunnville	346 79	
		$1,274 73
Amount of premium notes in force, after deducting all payments thereon and assessments levied		43,828 58
Amount unpaid of fixed payments of years prior to 1904 (not extended)	$32 97	
Amount unpaid of assessments of 1904		280 67
Amount unpaid of assessments of prior years (not extended)	260 64	
Total assets		$45,383 98

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$418 35	
Cash received at taking of applications		$ 233 50
" as fixed payments of 1904		296 28
" as fixed payments of prior years		32 25
" as assessments levied in 1904		2,062 31
" as assessments levied in prior years		60 00
" as borrowed money		800 00
Total receipts		$3,484 34

EXPENDITURE.

Expenses of Management:	
Amount paid for interest	$ 16 66
" fuel	2 00
" statutory assessment and license	16 18
" printing, stationery and advertising	15 00
" salaries of directors' and auditors' fees	332 30
" postage, etc.	13 00
" travelling expenses	23 00
" commission to banks	4 62
Total expense of management	$422 76
Miscellaneous Payments:	
Amount paid for losses which occurred in 1904	1,405 20
" in repayment of loans	800 00
Total expenditure	$2,627 96

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Four years.
Mutual	$1,191,218 50

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	740	$1,146,267 50
Policies new and renewed during 1904	222	367,901 00
Gross number during 1904	962	$1,514,168 50
Less expired and cancelled in 1904	209	322,950 00
Net risks in force on mutual system 31st December, 1904	753	$1,191,218 50

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$48,229 84
Amount of all premium notes, after deducting all payments thereon and assessments levied	43,828 58
Amount of premium notes received during the year 1904	14,813 39
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	723 29
Notes for fixed payments or assessments unpaid at 31st Dec., 1904	92 80

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Werner Youngblut	Tavistock, Ont.
Werner Mogk	Tavistock, Ont.
A. H. Gering	Tavistock, Ont.
J. A. Fraser	Shakespeare, Ont.
John Cook	Amulree, Ont.
Leonard Schaefer	Tavistock, Ont.
Conrad Wilkes	Tavistock, Ont.
Edw. Caister	Tavistock, Ont.
John Paff	Stratford, Ont.

Officers:

Werner Youngblut, President	Tavistock, Ont.
Leonard Schaefer, Vice-President	Tavistock, Ont.
W. S. Russell, Secretary-Treasurer	Tavistock, Ont.

Unassessed premium note capital, $147,081.12.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand, head office	$ 302 75	
Cash in Western Bank, Tavistock	2,654 82	
		$2,957 57
Amount of premium notes in force, after deducting all payments thereon and assessments levied		147,081 12
Amount unpaid of assessments of 1904		372 67
Total assets		$150,411 36

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$1,769 67	
Cash received for assessments levied during 1904		$ 4,342 61
" assessments levied prior to 1904		307 23
" interest		10 00
Total receipts		$4,659 84

Expenditure.

Expenses of Management:	
Amount paid for collecting assessment	$ 77 50
" salaries, directors' and auditors' fees	256 50
" statutory assessment and license fee	35 17
" printing, stationery and advertising	52 50
" postage, telegrams and express	47 00
" travelling expenses	16 00
" investigation of claims	21 60
" rent	10 00
" other expenses	5 10
Expenses of management	$521 37
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	2,950 57
Total expenditure	$3,471 94

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Four years.
Mutual	$3,176,840 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,390	$3,093,920 00
Policies new and renewed during 1904	389	889,080 00
Gross number during 1904	1,779	$3,983,000 00
Less expired and cancelled in 1904	389	806,160 00
Net risks in force on mutual system 31st December, 1904	1,390	$3,176,840 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$158,840 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	147,081 12
Amount of premium notes received during the year 1904	44,454 00
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1904	1,087 63

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Robert McArthur	Moorefield, Ont.
H. O. Gillrie	Drayton, Ont.
James Duncan	Drayton, Ont.
W. T. Whale	Goldstone, Ont.
J. R. Towriss	Riverbank, Ont.
R. Fotheringham	Rothsay, Ont.
Wm. Christian	Stirton, Ont.
George Wilson	Drayton, Ont.
Peter Richardson	Stirton, Ont.
Fred Wetzel	Moorefield, Ont.
George Short	Drayton, Ont.
H. W. Schneider	Glenallen, Ont.

Officers:

Robert McArthur, President	Moorefield, Ont.
W. T. Whale, Vice-President	Goldstone, Ont.
James McEwing, Secretary-Treasurer	Drayton, Ont.

Unassessed premium note capital, $108,855.55.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904

ASSETS.

ash value of real estate		$ 1,500 00
" on hand at head office	$ 84 75	
" in Traders' Bank, Drayton	5,216 96	
		5,301 71
mount unpaid of fixed payments of 1904		1,032 45
" " " due prior to 1904 (not extended)	$111 45	
" of premium notes in force, after deducting all payments thereon and assessments levied		108,855 55
Total assets		$116,689 71

LIABILITIES.—None.

RECEIPTS.

ash balance at 31st December, 1903 (not extended)	$3,075 34	
ash received as fixed payments of 1904		$ 5,168 50
" as fixed payments of prior years		662 15
" for interest		115 60
" rent		30 00
Total receipts		$5,976 25

EXPENDITURE.

Expenses of Management:	
Cash paid for agents' commission	$ 558 00
" statutory assessment and license fee	32 06
" printing, stationery and advertising	133 35
" salaries, directors' and auditors' fees	386 00
" investigation and adjustment of claims	71 00
" travelling expenses	10 50
" postage, telegrams and express	38 85
" fuel and light	6 50
" rent and taxes	30 09
" treasurer's bond	15 00
" real estate account	49 13
" insurance on building	16 80
" other expenses	4 00
Total expenses of management	$1,351 28
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	2,176 50
" rebate, abatements and returned premiums	222 10
Total expenditure	$3,749 88

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Four years.
Mutual	$3,062,300 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,782	$2,774,585 00
Policies taken during 1904	592	953,575 00
Gross number and amount in force during 1904	2,374	$3,728,160 00
Deduct expired and cancelled in 1904	477	665,860 00
Net risks in force 31st December, 1904	1,897	$3,062,300 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$149,499 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	108,855 55
Amount of premium notes received during the year 1904	38,332 00
Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.:	
Amount of cash paid up to 31st December, 1904	5,168 50
Amount of notes given for fixed payments or assessments unpaid 31st Dec., 1904	1,038 55

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

D. McIntosh	Avonbank, Ont.
C. Baird	Motherwell, Ont.
W. Suhring	Sebringville, Ont.
J. Murray	Avonton, Ont.
H. Foley	Stratford, Ont.
John Dempsey	Fairview, Ont.

Officers:

D. McIntosh, President	Avonbank, Ont.
Henry Foley, Vice-President	Stratford, Ont.
P. Smith, Secretary-Treasurer	Sebringville, Ont.

Unassessed premium note capital, $53,400.44.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash in Bank of Commerce, Stratford	$ 1,943 10
Amount unpaid of assessments of 1904	136 22
Amount unpaid of assessments levied in prior years (not extended).. $18 14	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	53,400 44
Total assets	$55,479 76

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$2,398 03	
Cash received for assessments levied in 1904		$ 3,021 67
" assessments levied in prior years		109 66
" interest		39 91
" borrowed money		200 00
Total receipts		$3,371 24

Expenditure.

Expenses of Management:		
Amount paid for law costs		$ 8 30
" rent		2 75
" statutory assessment and license		22 79
" salaries, directors' and auditors' fees		176 60
" printing, stationery and advertising		17 90
" postage, telegrams and express		25 35
" investigation of claims		13 00
" travelling expenses		20 00
" collecting assessments		44 50
" interest		2 50
" other expenses		22 20
Total expenses of management		$355 89
Miscellaneous Payments:		
Amount paid for losses incurred prior to 1904	$ 15 00	
" for losses incurred in 1904	3,255 28	
		3,270 28
" in repayment of loans		200 00
Total expenditure		$3,826 17

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$1,946,600 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	842	$1,824,230 00
Policies new and renewed during 1904	366	788,930 00
Gross number during 1904	1,208	$2,613,160 00
Less expired and cancelled in 1904	344	666,560 00
Net risks in force on mutual system, 31st December, 1904	864	$1,946,600 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$58,398 00
Amount of all premium notes on policies in force 31st December, 1904, after deducting all payments thereon and assessments levied	53,400 44
Amount of premium notes received during the year 1904	23,667 90
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	3,021 67
Notes for fixed payments or assessments unpaid 31st December, 1904	136 22

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

James W. Benham	Rockwood, Ont.
John McNabb	Rockwood, Ont.
William Hindley	Oustic, Ont.
Ernest Parkinson	Eramosa, Ont.
William Scott	Eramosa, Ont.
F. B. Anderson	Fergus, Ont.

Officers:

James W. Benham, President	Rockwood, Ont.
William Scott, Vice-President	Eramosa, Ont.
Hugh Black, Secretary-Treasurer	Rockwood, Ont.

Unassessed premium note capital, $36,384.50.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Actual cash on hand at head office	$ 41 51	
Cash on deposit to the Company's credit, not drawn against, in the Canadian Bank of Commerce, Guelph	1,093 03	
Cash in Imperial Bank, Fergus	340 73	
Cash in Traders' Bank, Rockwood	517 09	
		$1,992 36
Amount unpaid of instalments of 1904		272 74
Amount of premium notes in force, after deducting all payments thereon and assessments levied		36,384 50
Total assets		$38,649 60

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$3,976 52	
Cash received as fixed payments of 1904		$ 1,221 85
" as fixed payments of prior years		281 72
" interest		111 48
Total receipts		$1,615 05

EXPENDITURE.

Expenses of Management:	
Amount paid for agents' commission	$ 177 50
" statutory assessment and license	13 21
" printing, etc.	23 55
" salaries, directors' and auditors' fees	188 50
" rent	4 00
" postage	19 86
" other expenses	8 00
Total expenses of management	$434 62
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	3,164 59
Total expenditure	$3,599 21

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$891,615 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	409	$842,115 00
Policies new and renewed during 1904	171	314,950 00
Gross number during 1904	580	$1,157,065 00
Less expired and cancelled in 1904	150	265,450 00
Net risks in force on mutual system 31st December, 1904	430	$891,615 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$38,051 05
Amount of all premium notes, after deducting all payments thereon and assessments levied	36,384 50
Amount of all premium notes received during 1904	14,712 00
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	473 51

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

T. Ryan ..... Dublin, Ont.
W. H. Passmore ..... Farquhar, Ont.
Wm. Roy ..... Bornholm, Ont.
John A. Norris ..... Cromarty, Ont.
F. Morley ..... Whalen, Ont.
J. L. Russell ..... Russeldale, Ont.

Officers:

Thos. Ryan, President ..... Dublin, Ont.
John A. Norris, Vice-President ..... Cromarty, Ont.
B. W. F. Beavers, Secretary-Treasurer ..... Farquhar, Ont

Unassessed premium note capital, $97,748.08.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office	$ 37 06	
Cash in Molson's Bank, Exeter	18 89	
Cash in Sovereign Bank, Exeter	3,227 21	
		$3,283 16
Amount unpaid of assessments levied during 1904		121 95
Amount unpaid of assessments levied in prior years (not extended)...	$7 24	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		97,748 08
Total assets		$101,153 19

LIABILITIES.—None.

RECEIPTS.

Balance 31st December, 1903 (not extended)	$3,710 62	
Cash received for assessments levied in 1904		$ 5,312 00
" assessments levied before 1904		316 72
" interest		58 99
Total receipts		$5,687 71

Expenditure.

Expenses of Management:	
Cash paid for travelling expenses	$ 5 00
" law costs	45 70
" statutory assessment and license	10 71
" salaries, directors' and auditors' fees	416 00
" printing, staticnery and advertising	86 45
" postage, telegrams and express	79 96
" rent and taxes	25 00
" other expenses	20 00
Total expenses of management	$718 82
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	5,385 85
" rebate	10 50
Total expenditure	$6,115 17

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Four years.
Mutual	$3,741,974 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,023	$3,662,036 00
Policies new and renewed during 1904	646	1,205,436 00
Gross number during 1904	2,669	$4,867,472 00
Deduct expired or cancelled in 1904	664	1,125,498 00
Net risks in force 31st December, 1904	2,005	$3,741,974 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Four years.
Amount of face of all premium notes legally liable to assessment	$111,173 81
Amount of all premium notes, after deducting all payments thereon and assessments levied	97,748 08
Amount of premuim notes received during the year 1904	35,880 58
Payments on premium notes of 1904, including all payments thereon and assessments levied:	
Amount of cash paid up to 31st December, 1904	5,087 71

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

John Murphy	Silver Hill, Ont.
William Dawson	Vittoria, Ont.
Oliver Robertson	Windham Centre, Ont.
James H. Smith	Simcoe, Ont.
Samuel A. Stage	S. Middleton, Ont.
Alfred Roberts	Simcoe, Ont.
R. R. Reid	Lynedoch, Ont.
James Hutchinson	Walsingham Centre, Ont.
James D. Clement	Vanessa, Ont.
William Kelly	Glenmeyer, Ont.
James Stuart	Renton, Ont.
Wilson Porter	Port Dover, Ont.

Officers:

John Murphy, President	Silver Hill, Ont.
R. R. Reid, Vice-President	Lynedoch, Ont.
T. A. Moore, Secretary-Treasurer	Simcoe, Ont.

Unassessed premium note capital, $40,876.57.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash in Molson's Bank, Simcoe	$205 36	
Cash in treasurer's hands	166 23	
		$371 59
Amount of premium notes in force, after deducting all payments thereon and assessments levied		40,876 57
Amount unpaid of fixed payments in 1904		279 80
Amount of assessments levied in years prior to 1904 (not extended)	$480 91	
Amount unpaid of fixed payments in prior years (not extended)	1,622 94	
Amount unpaid of short date notes (not extended)	91 28	
Amount of office furniture	132 50	
Total assets		$41,527 96

LIABILITIES.

Amount of borrowed money	$1,000 00
" interest accrued	10 41
" salaries and directors' fees, etc.	433 07
Total liabilities	$1,443 18

Receipts.

Cash balance at 31st December, 1903 (not extended)	$575 52	
Cash received as fixed payments of 1904		$3,191 55
" " prior years		509 81
Cash received for assessments levied in prior years		98 54
" interest		11 03
" transfer fees and returned commission		23 54
" fixed payments of 1905		21 00
Total receipts		$3,855 47

Expenditure.

Expenses of Management:		
Amount paid for law costs		$8 30
" rent		50 00
" investigation of claims		11 00
" agents' commission		831 91
" printing, stationery and advertising		28 00
" statutory assessment and license		16 93
" salaries and auditors' fees		651 80
" interest		94 50
" postage		20 00
" transfer fees paid to Secretary		16 75
" extra services President		27 00
" collections		50 00
Expenses of management		$1,806 28
Miscellaneous Payments:		
Cash paid for losses which occurred during 1904		1,190 33
" " in repayment of loan		1,000 00
Cash paid for rebate		62 79
Total expenditure		$4,059 40

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Four years.
Mutual	$1,252,109

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,092	$1,223,501
Policies new and renewed during 1904	356	418,218
Gross number during 1904	1,448	$1,641,719
Less expired and cancelled in 1904	371	389,610
Net risks in force on mutual system 31st December, 1904	1,077	$1,252,109

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$49,170 37
Amount of all premium notes, after deducting all payments made thereon and assessments levied	40,876 57
Amount of premium notes received during the year 1904	16,725 15
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,073 48

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

John Iles ..... Arkell, Ont.
John McKenzie ..... Corwhin, Ont.
John Blake ..... Crieff, Ont.
John Worthington ..... Aberfoyle, Ont.
Joseph Little ..... Hespeler, Ont.
Charles Colfas ..... Morriston, Ont.
George H. Laird ..... Guelph, Ont.
Allen Stewart ..... Crieff, Ont.
Peter McLean ..... Morriston, Ont.

Officers:

John Iles, President ..... Arkell, Ont.
Joseph Little, Vice-President ..... Hespeler, Ont.
Wm. Rae, Secretary-Treasurer ..... Arkell, Ont.

Unassessed premium note capital, $35,103.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on deposit to Company's credit in Bank of Commerce, Guelph	$504 37
Cash in agents' hands	93 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied	35,103 70
Amount unpaid of assessments of 1904	157 02
" " prior years	9 83
Total assets	$35,868 52

LIABILITIES.

Amount of borrowed money	$1,000 00
Total liabilities	$1,000 00

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$1,643 33	
Cash received for fixed payments of 1904		$493 03
" assessments of 1904		3,057 57
" assessments of prior years		60 49
" interest		30 10
" borrowed money		1,000 00
Total receipts		$4,641 19

*Deceased

Expenditure.

Expenses of Management:	
Amount paid for investigation of claims	$22 00
" statutory assessment and license fee	17 26
" printing, stationery and advertising	39 30
" salaries, directors' and auditors' fees	106 00
" postage, telegrams and express	41 71
Total expenses of management	$226 27
Miscellaneous Payments:	
Amount paid for losses during 1904	5,426 25
Amount of rebate	19 03
" other expenditure	15 00
Total expenditure	$5,686 55

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$1,337,400 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	665	$1,257,885 00
Policies new and renewed during 1904	238	489,850 00
Gross number during 1904	903	$1,747,735 00
Less expired and cancelled in 1904	221	410,335 00
Net risks in force 31st December, 1904	682	$1,337,400 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$40,813 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	35,103 70
Amount of premium notes received during the year 1904	15,032 35
Payments on premium notes of 1904, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1904	1,124 23
Notes for assessments unpaid, 1904	157 02

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Robert Shortreed	Guelph, Ont.
D. McCrae	Guelph, Ont.
Robert Amos	Guelph, Ont.
James Bowman	Guelph, Ont.
J. O. Cleghorn	Guelph, Ont.
John Laird	Guelph, Ont.
James Laidlaw	Guelph, Ont.
John McIntosh	Marden, Ont.
C. R. Blyth	Marden, Ont.

Officers:

Robert Shortreed, President	Guelph, Ont.
John Laird, Vice-President	Guelph, Ont.
Major G. B. Hood, Secretary-Treasurer	Guelph, Ont.

Unassessed premium note capital, $19,246.68.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Amount of cash in Bank of Commerce at Guelph	$1,341 00
Amount of premium notes in force after deducting all payments thereon and assessments levied	19,246 68
Amount unpaid of fixed payments of 1904	16 08
Amount of policy fees, 1904	2 00
Total assets	$20,605 76

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	$679 16	
Cash received as policy fees, 1904		$76 00
" fixed payments of 1904		803 86
" fixed payments of prior years		30 42
" interest		23 05
" policy fees, 1903		4 00
Total receipts		$936 33

Expenditure.

Expenses of Management:	
Amount paid for postage, etc.	$10 45
" statutory assessment and license	9 56
" printing, stationery and advertising	36 25
" salaries, officers' and auditors' fees	184 00
" sundry expenses	7 00
Total expenses of management (forward)	$247 26
Miscellaneous Payments:	
Cash paid for losses which occurred during 1904	27 23
Total expenditure	$274 49

Currency of Risks.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	$442,550 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	218	$467,650 00
Policies new and renewed during 1904	78	166,150 00
Gross number during 1904	296	$633,800 00
Less expired and cancelled in 1904	90	191,250 00
Net risks in force on mutual system 31st December, 1904	206	$442,550 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$21,088 50
Amount of premium notes, after deducting all payments thereon and assessments levied	19,246 68
Amount of premium notes received during the year 1904	7,987 00
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	311 80
Notes for fixed payments unpaid, 1904	7 68

Purely Mutual Fire Companies.

RECAPITULATION OF

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31st DECEMBER, 1904.

	Name of Company.	Real Estate cash value.	Mortgages, bonds, debentures and other securities.	Cash.	Agents' balance.	Fixed payments of 1904 unpaid.	Assessments of 1904, unpaid.	Fixed payment and assessment of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other Assets.	Total assets.	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual			3,307 17	2 50	350 17			17,012 93				20,672 77	1
2	Amherst Island			2,609 56	37 21				4,480 06		7 50		7,134 33	2
3	Ayr Farmers'			1,920 35			56 90		97,027 81				99,005 06	3
4	Bancroft Mutual			98		232 78			10,755 05		41 50		11,030 31	4
5	Bay of Quinte			2,461 30		59 83			29,178 14				31,699 27	5
6	Bertie and Willoughby			5,834 27		256 65			53,088 35				59,179 27	6
7	Blanshard			2,403 38			196 57	89 00	31,471 69				34,160 64	7
8	Blenheim, North			34 57			717 17		73,212 98				73,994 72	8
9	Brant County			1,356 81			1,158 53	100 00	121,300 96				123,916 30	9
10	Canadian Millers'		93,332 96	10,220 64		108 00			79,151 20	1,017 69			183,830 49	10
11	Caradoc Farmers'			1,822 23					43,966 34				45,788 57	11
12	Clinton Township			397 63		70 08	53 50		34,282 94				34,804 15	12
13	Culross			1,900 06			882 71		64,818 75				67,601 52	13
14	Dereham and West Oxford			437 91		392 16			62,377 31				63,207 38	14
15	Dorchester, N. and S.			20,479 05		456 15			77,642 01				98,578 11	15
16	Downie			1,943 10			136 22		53,400 44				55,479 76	16
17	Dufferin Farmers'			9,401 24	124 72				83,322 15				92,848 11	17
18	Dumfries N., and Waterloo, S.			3,519 87			301 00		174,234 16			20 00	178,075 03	18
19	Dunwich Farmers'			2,340 75		619 00			40,319 51				43,279 26	19
20	Easthope, South			2,957 57			372 67		147,081 12				150,411 36	20
21	Ekfrid		2,577 63	7 82		136 94			36,706 81	31 25			39,460 45	21
22	Elma Farmers'			9,795 57			289 02		125,691 75				135,776 34	22
23	Eramosa			1,992 36		272 74			36,384 50				38,649 60	23
24	Erie Farmers'			1,274 73			280 67		43,828 58				45,483 98	24
25	Farmers' Central			6,640 51	239 82	403 27	411 35	331 07	195,247 47				203,273 49	25
26	Farmers' Union			10,372 00					94,342 57		1,162 64		105,877 21	26
27	Formosa			5,863 85			39 56	36 32	180,706 04				186,645 77	27
28	Germania Farmers'			3,572 68		133 25			84,941 75				88,647 68	28
29	Glengarry Farmers'			13,306 94					78,665 52				91,972 46	29
30	Grand River			114 96					37,636 41				37,751 37	30

31	Grenville Patron			11,084 85		214 54			110,881 24			122,180 63	31
32	Grey and Bruce			4,053 85			684 00	209 25	40,939 13			45,886 23	32
33	Guelph Township			1,341 00		16 08			19,246 68		2 00	20,605 76	33
34	Halton Union			280 83					122,881 97	325 60		123,488 40	34
35	Hamilton Township			3,033 25		78 72			70,115 22			73,227 19	35
36	Hay Township			5,992 16			87 72		128,924 24			135,004 12	36
37	Hopewell Creek			1,945 34			159 30	45 69	34,128 00			36,278 33	37
38	Howick Farmers'		6,000 00	7,492 92		542 46			275,812 62			282,848 00	38
39	Howard Farmers'		5,363 48	4,690 70		210 80			69,364 16			79,629 14	39
40	Kent and Essex			2,653 85					23,057 02	217 69		25,928 56	40
41	Lambton Farmers'			9,177 29					105,297 97	1,352 80		115,828 06	41
42	Lanark			6,273 42		179 67			91,848 22			98,301 31	42
43	Lennox and Addington			778 03	209 59	243 49			44,502 15			45,733 26	43
44	Lobo			1,183 27		65 26			26,498 35			27,746 88	44
45	London Township			5,005 23		135 06			47,314 00			52,454 29	45
46	McGillivray			2,165 29		95 40			10,285 26			12,545 95	46
47	McKillop			10,596 82		371 55			102,131 70			114,100 07	47
48	Maple Leaf			2,139 37		247 70	95 28		92,969 43			95,451 78	48
49	Midland			3,335 47		43 35			46,080 08			49,458 90	49
50	Niehol			1,503 47		255 61			75,393 97			77,153 05	50
51	Nissouri Farmers'			21 95			782 84	75 00	144,781 03			145,660 82	51
52	Norfolk Farmers'			371 59		279 80			40,876 57			41,527 96	52
53	Oneida Farmers'			21 87	21 00			1 31	17,409 25			17,453 43	53
54	Otter			5,456 25		1,599 44			76,240 41			83,296 10	54
55	Oxford Farmers'			2,099 95			137 92		63,657 06			65,894 93	55
56	Peel and Maryboro'	1,500 00		5,301 71		1,032 45			108,855 55			116,689 71	56
57	Peel County Farmers'			9,601 95	122 40	845 82		321 31	158,810 03			169,701 51	57
58	Puslinch			504 37	93 60		157 02	9 83	35,103 70			35,868 52	58
59	Prescott Farmers.'			2,530 57		5 00			22,722 94			25,258 51	59
60	Renfrew Farmers'			329 12	99 39	839 53			26,747 12			28,015 16	60
61	Saltfleet and Binbrook	400 00		5,433 69			125 73	63 11	81,513 18			87,535 71	61
62	Southwold Farmers'		3,000 00	2,252 91			242 84	68 30	51,768 23			57,332 28	62
63	Sydenham		12,711 70	10,811 67	263 88	266 40			133,506 76	32 35		157,592 76	63
64	Townsend Farmers'			2,602 89		6 89			36,923 40			39,533 18	64
65	Usborne and Hibbert			3,283 16			121 95		97,748 08			101,153 19	65
66	Victoria			3,318 43	112 51		8,872 23		1,930 69			14,233 86	66
67	Walpole Farmers'			6,993 70	76 50	167 98			49,474 24			56,412 42	67
68	Waterloo, North		7,950 00	16,754 93			708 75	67 02	272,499 14			297,979 84	68
69	Wawanosh, West			747 68			1,172 44	325 98	161,368 78			163,614 88	69
70	Westminster Township		10,000 00	7,381 14					44,276 31			61,657 45	70
71	Williams, East			327 97		375 77			16,823 83			17,527 57	71
72	Yarmouth			18 53			15 62		34,515 40			34,549 55	72
	Totals	1,900 00	140,935 77	291,882 30	1,403 12	11,609 79	18,289 51	1,743 19	5,428,499 31	1 048 94	3,140 08	22 00	5,907,474 01	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1904.

	Name of Company,	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Agents' commission and fees.	Retained balance of premium notes.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount at risk.	
		Reported but not adjusted.	Adjusted.	Resisted.										
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		c.	
1	Algoma Mutual	604 00									604 00	1,203	848,816 00	1
2	Amherst Island											164	199,600 00	2
3	Ayr Farmers'											863	2,381,950 00	3
4	Bancroft Mutual				125 00						125 00	431	312,585 00	4
5	Bay of Quinte											892	1,167,060 00	5
6	Bertie and Willoughby		350 00								350 00	1,539	2,036,621 00	6
7	Blanshard											711	1,063,595 00	7
8	Blenheim, North	45 55	900 00		91 52						1,040 07	625	1,734,850 00	8
9	Brant County											3,124	4,752,297 00	9
10	Canadian Millers'											327	1,073,483 35	10
11	Caradoc Farmers'						5 60		106 70		112 30	978	1,585,508 00	11
12	Clinton Township			1,231 15	1,100 00						2,331 15	762	1,098,720 00	12
13	Culross	1,070 00									1,070 00	983	1,824,949 00	13
14	Dereham and West Oxford		900 00		840 00						1,740 00	907	1,716,242 00	14
15	Dorchester, N. and S											1,759	2,972,765 00	15
16	Downie											864	1,946,600 00	16
17	Dufferin Farmers'											1,909	2,653,500 00	17
18	Dumfries N. and Waterloo, S.											1,968	4,429,750 00	18
19	Dunwich, Farmers'		21 00								21 00	1,120	1,571,280 00	19
20	Easthope, South											1,390	3,176,840 00	20
21	Ekfrid											955	1,402,945 00	21
22	Elma Farmers'											1,386	2,807,568 00	22
23	Eramosa											430	891,615 00	23
24	Erie Farmers'											753	1,191,218 50	24
25	Farmers' Central											4,931	6,283,531 00	25
	Farmers' Union											2,865	3,393,931 00	26

27	Formosa											3,855	5,728,376 00	27
28	Germania Farmers'											1,170	2,337,791 00	28
29	Glengarry Farmers'									22 40	22 40	2,903	3,277,730 00	29
30	Grand River				800 00						800 00	826	1,288,195 00	30
31	Grenville Patron											3,331	4,233,855 00	31
32	Grey and Bruce											2,094	2,123,639 00	32
33	Guelph Township											206	442,550 00	33
34	Halton Union				2,000 00						2,000 00	2,564	4,151,165 00	34
35	Hamilton Township											1,353	1,741,333 00	35
36	Hay Township											1,854	3,560,240 00	36
37	Hopewell Creek											542	731,568 00	37
38	Howick Farmers'		500 00	45 00							545 00	3,828	6,080 221 00	38
39	Howard Farmers'											1,758	2,649,655 00	39
40	Kent and Essex											629	814,414 00	40
41	Lambton Farmers'											3,805	4,762,933 00	41
42	Lanark											3,882	4,071,105 00	42
43	Lennox and Addington											1,191	1,547,365 50	43
44	Lobo											570	878,862 00	44
45	London Township						14 20				14 20	1,255	1,879,513 00	45
46	McGillivray											377	451,390 00	46
47	McKillop											2,211	3,477,530 00	47
48	Maple Leaf	600 00									600 00	2,734	3,517,017 00	48
49	Midland											1,361	1,584,133 00	49
50	Nichol Mutual											1,580	2,342,483 00	50
51	Nissouri Farmers				450 00				52 97		502 97	1,703	3,152,431 00	51
52	Norfolk Farmers'				1,000 00	10 41	433 07				1,443 48	1,077	1,252,109 00	52
53	Oneida Farmers'				150 00	1 72					151 72	353	605,120 00	53
54	Otter Mutual		2,000 00								2,000 00	1,496	2,492,405 00	54
55	Oxford Farmers'		1,023 21	8 00			17 10				1,048 31	1,124	1,740,470 00	55
56	Peel and Maryboro											1,897	3,062,300 00	56
57	Peel County Farmers'	412 00							7 40		419 40	3,562	5,689,487 00	57
58	Prescott Farmers'											783	888,475 00	58
59	Puslinch Mutual				1,000 00						1,000 00	682	1,337,400 00	59
60	Renfrew Farmers'		15 00								15 00	1,034	1,063,569 00	60
61	Saltfleet and Binbrook											1,379	2,013,124 00	61
62	Southwold Farmers'											788	1,444,570 00	62
63	Sydenham		400 00								400 00	4,630	6,274,949 00	63
64	Townsend Farmers'											807	1,382,855 00	64
65	Usborne and Hibbert											2,015	3,741,974 00	65
66	Victoria				9,860 00					205 66	10,065 66	302	246,975 00	66
67	Walpole Farmers'	1,214 00									1,214 00	791	1,394,741 00	67
68	Waterloo, North											2,737	5,615,035 00	68
69	Wawanosh, West	400 00	47 00	42 25							489 25	3,280	4,583,423 00	69
70	Westminster Township											1 015	1,665,440 00	70
71	Williams, East		675 00								675 00	506	670,401 00	71
72	Yarmouth	31 36					10 00				41 36	850	1,330,812 00	72
	Totals	4,376 91	6,831 21	1,326 40	17,419 52	12 13	479 97		167 07	228 06	30,841 27	112,819	169,847,278 35	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31st DECEMBER, 1904.

	Name of Company.	Fees or surveys.	Fixed payments, 1904.	Assessments, 1904.	Fixed payments of prior years.	Assessments of prior years.	Interest.	Licenses, extra risks, transfer fees.	From investments.	Retained premiums.	Borrowed money.	Agent's balances.	Cancelled policies.	Other sources.	Total.	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	270 00	2,519 39		201 00		80 52	6 00							3,076 91	1
2	Amherst Island		366 34				99 77								466 31	2
3	Ayr Farmers'	253 00		2,969 33		21 06					500 00				3,743 39	3
4	Bancroft Mutual	70 00	1,116 39		189 14		8 12								1,383 65	4
5	Bay of Quinte		2,864 52		25 55		109 29								2,999 36	5
6	Bertie and Willoughby		5,006 03		213 71		182 80	9 50							5,412 04	6
7	Blanshard			1,240 35		103 50	33 09								1,376 85	7
8	Blenheim, North			10,359 06		20 75	10 72	6 50			2,500 00			3 50	12,900 53	8
9	Brant County			12,542 43		321 37					10,400 00		73 97		23,337 77	9
10	Canadian Millers		26,674 28		388 82		4,665 39	10 50						35 40	31,714 39	10
11	Caradoc Farmers'	189 00	528 43	1,845 02			108 09	2 50						5 00	2 678 04	11
12	Clinton Township		1,905 50	1,822 64	32 27		1 26				2,849 35				6,611 02	12
13	Culross			4,856 26		500 82	39 90				2,640 50				8,028 48	13
14	Dercham and West Oxford		3,097 88			47 81		7 90			840 00				3 993 59	14
15	Dorchester, North and South		5,879 27		2 00		584 43								6,465 70	15
16	Downie			3,021 67		109 66	39 91				200 00				3,371 24	16
17	Dufferin Farmers'		5,464 42		41 41		244 18					217 77			5,867 78	17
18	Dumfries, N. and Waterloo, S	494 50		7,269 56		280 39					2,000 00		33 06		10,077 51	18
19	Dunwich, Farmers'		2,838 91			16 00	37 32								2,892 23	19
20	Easthope, South			4,342 61		307 23	10 00								4,659 84	20
21	Ekfrid		2,689 48		160 04		115 55	7 50							2,972 57	21
22	Elma Farmers'			3,786 80		196 48	301 26	5 00							4,289 54	22
23	Eramosa		1,221 85		281 72		111 48								1,615 05	23
24	Erie Farmers'	233 50	296 28	2,062 31	32 25	60 00					800 00				3,484 34	24
25	Farmers' Central		4,561 67	7,083 53	76 18	150 40	200 86	10 79						21 49	12,107 92	25
26	Farmers' Union	763 60	7,331 75		867 86		259 94	18 66						50 00	9,291 81	26
27	Formosa		3,262 08	4,711 22	25 95	221 52	236 35								8,457 12	27
28	Germania Farmers'		3,334 15		40 80	3 40	92 67	4 00							3,475 02	28
29	Glengarry Farmers'		8,937 81				390 86							78	9,329 45	29
30	Grand River					105 19	19 85				800 00			795	932 99	30

32	Grey and Bruce			4,083 40		238 65		73 68							4,395 73	32
33	Guelph Township	79 00	803 86		30 42		23 05								936 33	33
34	Halton Union		8,286 95		43 65		8 22				3,500 00				11,838 82	34
35	Hamilton Township		2,995 68		25 39		60 25								3,081 32	35
36	Hay Township		469 05	8,541 06		6 40	58 90							15 00	9,090 41	36
37	Hopewell Creek			919 94		86 37	37 76								1,041 07	37
38	Howick Farmers'		11,983 97		252 42		445 33	24 90							12,706 62	38
39	Howard Farmers'		5,165 49		194 10		186 44	4 00							5,550 03	39
40	Kent and Essex		1,861 53		76 89		78 78	1 80							2,019 00	40
41	Lambton Farmers'		11,783 15		1,055 50		156 76	1 00						7 65	13,004 06	41
42	Lanark		9,865 05		356 86		144 15								10,366 06	42
43	Lennox and Addington		4,652 46		141 52		80					238 75			5,033 53	43
44	Lobo		1,747 85		21 80		85 75	2 50							1,857 90	44
45	London Township		3,759 39		59 52		137 64								3,956 55	45
46	McGillivray		990 76		73 13		60 90								1,124 79	46
47	McKillop		6,749 00		243 20		269 37								7,159 57	47
48	Maple Leaf		6,206 31	2,532 17	328 50	91 49	127 12	23 11							9,308 70	48
49	Midland	153 10	4,129 61		102 22		56 90	19 66							4,461 49	49
50	Nichol Mutual		5,843 06		269 40		102 94								6,215 46	50
51	Nissouri Farmers'			3,480 70		561 33	5 00			15 00	1,000 00			367 63	5,429 66	51
52	Norfolk Farmers'		3,191 55		509 81	98 54	11 03	16 75						27 79	3,855 47	52
53	Oneida Farmers'	60 00				47 77					150 00				257 77	53
54	Otter Mutual		2,834 62		984 66		106 97	4 80							3,931 05	54
55	Oxford Farmers'			2,456 60		97 96	35 00	1 50							2,591 06	55
56	Peel and Maryboro'		5,168 50		662 15		115 60							30 00	5,976 25	56
57	Peel County Farmers'		15,110 18		833 71		318 80					97 49		3 00	16,363 18	57
58	Prescott Farmers'		2,249 72		3 25		33 25							43 10	2,329 32	58
59	Puslinch Mutual		493 03	3,057 57		60 49	30 10				1,000 00				4,641 19	59
60	Renfrew Farmers'		1,828 70				12 25							37 54	1,878 49	60
61	Saltfleet and Binbrook			3,364 88		275 86	158 18	11 50							3,910 42	61
62	Southwold Farmers'	3 80		2,589 45		281 42	154 40								3,029 07	62
63	Sydenham		12,393 91		84 62		800 30		694 75						13,973 58	63
64	Townsend	315 00	3,058 74		6 38	3 68	23 48	1 65							3,408 93	64
65	Usborne and Hibbert			5,312 00		316 72	58 99								5,687 71	65
66	Victoria		1,261 52	7,123 40	280 08									59 85	8,724 85	66
67	Walpole Farmers'	158 00	2,667 20		327 10		127 48								3,279 78	67
68	Waterloo, North			7,719 03		600 21	482 50								8,801 74	68
69	Wawanosh, West			9,234 20		742 43		18 00			4,400 00		223 16		14,617 79	69
70	Westminster Township		3,612 28				628 29	17 00							4,257 57	70
71	Williams, East		1,338 12		311 27		48 85								1,698 24	71
72	Yarmouth		1,067 40	2,236 68			26 65	31 00							3,361 73	72
	Totals	3,042 50	241,782 19	130,553 87	9,767 26	6,074 90	13,509 65	270 52	691 75	15 00	33,579 85	554 01	330 19	718 68	440,903 37	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1904.

	Name of Company.	Agents' commissions, etc.	Law, arbitration and Division Court costs.	Interest.	Statutory Assessment and license fees.	Salaries and general expense account.	Total expenses of management.	Losses.	Re-Insurance.	Refund, rebate and returned premium.	Payment of loans.	All other expenditure.	Total.	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	502 60	.....	1 55	12 33	620 65	1,136 53	1,453 60	12 50	23 69	.....	.....	2,626 32	1
2	Amherst Island	70 13	25	.....	6 79	76 08	153 25	.....	.....	.....	.....	.....	153 25	2
3	Ayr Farmers'	.....	.....	7 46	27 33	749 75	784 54	922 39	.....	.....	500 00	.....	2,206 93	3
4	Bancroft Mutual	109 00	10 06	17 80	8 59	170 60	315 99	276 70	.....	31 59	729 09	29 30	1,382 67	4
5	Bay of Quinte	147 50	.....	.....	15 98	507 48	670 91	3,291 16	.....	22 39	.....	.....	3,984 40	5
6	Bertie and Willoughby	.....	.....	.....	24 63	685 65	710 28	4,481 25	.....	40 64	.....	.....	5,232 17	6
7	Blanshard	.....	.....	.....	15 24	115 50	130 74	119 00	.....	.....	.....	.....	249 74	7
8	Blenheim, North	.....	.....	57 50	21 66	495 52	574 68	8,533 01	.....	.....	3,900 00	.....	13,007 69	8
9	Brant County	858 72	165 00	205 50	52 41	1,213 12	2,494 75	8,450 75	.....	.....	11,360 00	.....	22,245 50	9
10	Canadian Millers'	.....	.....	.....	18 92	5,547 10	5,566 02	23,678 33	132 41	565 90	.....	(a) 3,015 63	32,958 29	10
11	Caradoc Farmers'	189 00	.....	.....	19 91	404 27	613 18	3,589 93	.....	51 45	.....	.....	4,254 56	11
12	Clinton Township	10 25	.....	29 03	14 85	360 82	414 95	3,788 00	.....	7 59	2,315 00	.....	6,525 54	12
13	Culross	97 50	4 00	41 00	20 86	464 92	628 28	6,578 75	.....	1 92	2,640 50	.....	9,849 45	13
14	Dereham and West Oxford	.....	.....	38 55	21 33	394 44	454 32	2,330 25	.....	49 71	889 08	.....	3,723 36	14
15	Dorchester, North and South	27 50	50	.....	32 48	675 43	735 91	4,563 40	.....	132 50	.....	.....	5,431 81	15
16	Downie	.....	8 30	2 50	22 79	322 30	355 89	3,270 28	.....	.....	200 00	.....	3,826 17	16
17	Dufferin Farmers'	275 62	.....	.....	26 74	687 65	990 01	4,770 12	66 75	.....	.....	.....	5,826 88	17
18	Dumfries, N., and Waterloo South	.....	.....	38 90	48 01	1,796 55	1,883 46	2,938 90	.....	.....	2,060 00	.....	6,822 36	18
19	Dunwich Farmers'	.....	.....	1 50	19 83	307 25	328 58	1,550 10	.....	61 14	.....	.....	1,939 82	19
20	Easthope, South	.....	.....	.....	35 17	486 20	521 37	2,950 57	.....	.....	.....	.....	3,471 94	20
21	Ekfrid	.....	.....	.....	17 96	298 03	315 93	3,011 91	.....	25 85	.....	.....	3,353 69	21
22	Elma Farmers'	.....	.....	.....	30 20	396 50	426 70	5,106 73	.....	.....	.....	.....	5,533 43	22
23	Eramosa	177 50	.....	.....	13 21	243 91	434 62	3,164 59	.....	.....	.....	.....	3,599 21	23
24	Erie Farmers'	.....	.....	16 06	16 18	389 92	422 76	1,405 20	.....	.....	800 00	.....	2,627 96	24
25	Farmers' Central	1,020 00	3 00	.....	55 56	1,821 79	2,900 35	11,549 45	.....	97 21	.....	122 00	14,669 01	25
26	Farmers' Union	1,518 55	.....	.....	33 63	897 07	2,449 25	4,410 39	83 43	292 22	.....	300 00	7,535 29	26
27	Formosa	543 19	6 27	.....	55 19	1,004 19	1,608 84	8,642 65	.....	83 84	.....	.....	10,335 33	27
28	Germania Farmers'	.....	.....	.....	27 20	524 67	551 87	2,374 65	.....	14 00	.....	.....	2,940 52	28
29	Glengarry Farmers'	1,340 67	.....	.....	33 78	795 48	2,169 93	6,832 87	.....	209 47	.....	.....	9,212 27	29

30	Grand River		50		17 10	296 11	313 71	1,950 99					2,264 70	30
31	Grenville Patron				42 77	926 80	969 57	5,991 63		88 73		125 00	7,174 93	31
32	Grey and Bruce	1,218 25			22 89	510 55	1,751 69	2,220 88		31 35			4,003 92	32
33	Guelph Township				9 56	237 70	247 26	27 23					274 49	33
34	Halton Union			56 86	43 21	740 36	840 43	7,552 60		264 96	3,000 00		11,657 99	34
35	Hamilton Township				19 82	366 13	385 95	1,007 40		103 99			1,497 34	35
36	Hay Township	189 50			38 01	680 60	908 14	4,521 60		16 35			5,446 09	36
37	Hopewell Creek	149 00			11 93	262 52	423 45	27 00					450 45	37
38	Howick Farmers'	565 50	29 90		60 41	1,486 66	2,142 47	9,422 80		360 91			11,926 18	38
39	Howard Farmers'				29 56	970 80	1,000 36	2,389 72		108 94		(b)	3,499 02	39
40	Kent and Essex	111 50			12 23	334 08	457 81	1,271 10		98 05			1,926 96	40
41	Lambton Farmers'	1,047 75			48 45	1,018 25	2,114 45	4,949 83	67 33	428 20			7,559 81	41
42	Lanark	1,634 50	5 00		40 93	950 16	2,630 59	5,756 25		70 03			8,456 87	42
43	Lennox and Addington	802 67		34 68	18 31	746 16	1,601 85	2,267 37		64 92	600 00		4,534 14	43
44	Lobo	108 00			12 96	241 36	362 32	3,280 65		40 37			3,683 34	44
45	London Township	357 00			22 61	413 32	792 96	357 75		216 35			1,367 06	45
46	McGillivary	64 50			9 13	98 75	172 38	71 30		19 30		6 00	268 98	46
47	McKillop	67 25	4 00		37 89	858 40	967 54	5,020 27		144 65			6,132 46	47
48	Maple Leaf	1,480 50			36 02	1,049 65	2,566 17	9,956 58	114 00	122 90			12,759 65	48
49	Midland	565 53		1 10	20 16	889 26	1,476 05	1,067 33	135 05	124 41			2,802 87	49
50	Nichol Mutual	792 00			27 02	907 22	1,726 24	7,550 41		121 04			9,397 69	50
51	Nissouri Farmers'			43 18	31 30	1,371 60	1,449 08	2,979 17		28 63	1,000 00		5,456 88	51
52	Norfolk Farmers'	831 91	8 39	94 50	16 93	854 55	1,806 28	1,190 33		62 79	1,000 00		4,059 40	52
53	Oneida Farmers'		1 00		10 69	107 50	119 19	234 87					354 06	53
54	Otter Mutual				27 46	756 45	783 91	2,251 40		116 99			3,152 30	54
55	Oxford Farmers'				20 58	493 90	514 48	1,155 60					1,670 08	55
56	Peel and Maryboro	558 00			32 06	761 22	1,351 28	2,176 50		222 10			3,749 88	56
57	Peel County	697 00	8 21	25	58 18	2,480 63	3,244 27	13,194 69		200 01			16,639 00	57
58	Prescott Farmers'	23 00			12 30	392 52	427 82	230 00		24 09			681 91	58
59	Puslinch				17 26	209 01	226 27	5,426 25		19 03		15 00	5,686 55	59
60	Renfrew	371 80	15 00		18 21	691 54	1,096 55	706 04		18 40		13 58	1,834 57	60
61	Saltfleet and Binbrook		6 48		23 72	473 44	503 64	4,168 00		6 69			4,678 33	61
62	Southwold Farmers'	56 50			18 47	356 04	431 01	1,504 00		25 95			1,960 96	62
63	Sydenham Mutual	360 55	57 70		60 81	1,663 40	2,142 46	6,973 23		119 14			9,234 83	63
64	Townsend Farmers'	236 25			18 53	406 97	661 75	113 85		43 17			818 77	64
65	Usborne and Hibbert		45 70		40 71	632 41	718 82	5,385 85		10 50			6,115 17	65
66	Victoria	55 40	450 91	550 94	15 86	2,636 36	3,709 47	598 27	99 87		2,000 00		6,407 61	66
67	Walpole Farmers'				18 00	310 56	328 55	179 53		60 48			568 56	67
68	Waterloo North Farmers'	99 00	4 50		56 04	1,123 12	1,582 66	4,089 77				(c)	5,672 43	68
69	Wawanosh West			156 42	48 12	997 98	1,202 52	7,161 25		19 01	5,800 00		14,182 81	69
70	Westminster Township	169 50			20 81	545 87	736 18	2,107 32		12 71		260 04	3,146 25	70
71	Williams East	86 00			11 14	208 40	305 54	3,269 75	12 00	23 19			3,610 48	71
72	Yarmouth				17 41	361 54	378 95	3,534 69		1 88			3,915 52	72
	Totals	19,585 49	834 61	1,395 88	1,927 30	54,572 68	78,315 96	279,325 92	723 34	5,181 41	38,673 67	3,886 55	406,106 85	

(a) Dividends.
(b) Invested, $7,188.97 (not extended).
(c) Invested, $2,950.00 (not extended).

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1904.

	Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of general assets over liabilities.	New business taken during 1904.	Premium notes taken during year 1904.	
		$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	850,616 00	17,012 93	20,068 77	292,550 00	8,758 67	1
2	Amherst Island	199,600 00	4,480 06	7,134 33	47,885 00	1,436 55	2
3	Ayr Farmers	2,381,950 00	97,027 81	99,005 06	730,550 00	31,777 50	3
4	Bancroft Mutual	312,585 00	10,755 05	10,905 31	127,145 00	5,429 50	4
5	Bay of Quinte	1,167,060 00	29,178 14	31,699 27	389,425 00	11,699 00	5
6	Bertie and Willoughby	2,036,621 00	53,088 35	58,829 27	765,054 00	23,567 36	6
7	Blanshard Mutual	1,063,595 00	31,471 69	34,160 64	344,305 00	11,013 53	7
8	Blenheim North	1,734,850 00	73,212 98	72,954 65	452,255 00	20,352 50	8
9	Brant County	4,752,297 00	121,300 96	123,916 30	1,411,005 00	41,288 78	9
10	Canadian Millers	1,081,150 00	79,151 20	183,830 49	553,900 00	58,845 00	10
11	Caradoc Farmers	1,585,508 00	43,966 34	45,676 27	595,015 00	17,850 80	11
12	Clinton Township	1,098,720 00	34,282 94	32,473 00	444,505 00	15,831 50	12
13	Culross	1,824,949 00	64,818 75	66,531 52	716,773 00	28,670 92	13
14	Dereham and West Oxford	1,716,242 00	62,377 31	61,467 38	644,985 00	25,933 15	14
15	Dorchester, N. and S.	2,972,765 00	77,642 91	98,578 11	1,102,900 00	33,087 00	15
16	Downie Mutual	1,916,600 00	53,400 44	55,479 76	788,930 00	23,667 90	16
17	Dufferin Farmers	2,658,500 00	83,322 15	92,848 11	1,067,965 00	37,202 51	17
18	Dumfries, N., Waterloo, S.	4,429,750 00	174,234 16	178,075 03	1,115,375 00	48,453 00	18
19	Dunwich Farmers	1,571,280 00	40,319 51	43,258 26	656,355 00	19,690 45	19
20	Easthope South	3,176,840 00	147,081 12	150,411 36	889,080 00	44,454 00	20
21	Economical Mutual	4,662,039 71	207,716 91	265,846 51	1,929,826 66	135,675 15	21
22	Ekfrid Mutual	1,402,945 00	36,706 81	39,460 45	526,580 00	15,797 40	22
23	Elma Farmers	2,807,568 00	125,691 75	135,776 34	910,170 00	45,508 50	23
24	Eramosa Mutual	891,615 00	36,384 50	38,649 60	314,950 00	14,712 00	24
25	Erie Farmers	1,191,218 50	43,828 58	45,383 98	367,901 00	14,813 39	25
26	Farmers' Central	6,283,531 00	195,247 47	203,273 49	2,661,822 00	92,512 00	26
27	Farmers' Union	3,408,506 00	94,342 57	105,877 21	1,239,050 00	42,819 22	27
28	Fire Insurance Exchange	457,978 00	7,915 67	38,795 73	489,169 00	16,848 26	28
29	Formosa Mutual	5,728,376 00	180,706 01	186,645 77	2,304,805 60	79,586 00	29
30	Germania Farmers	2,337,791 00	84,941 75	88,647 68	771,086 00	30,843 20	30
31	Glengarry Farmers	3,277,730 00	78,665 52	91,950 06	1,489,635 00	44,689 05	31
32	Gore District	4,583,404 00	201,875 00	429,686 52	1,732,476 00	128,061 00	32
33	Grand River	1,288,195 00	37,636 41	36,951 37	528,345 00	16,060 65	33
34	Grenville Patron	4,233,855 00	110,881 24	122,180 63	1,642,005 00	49,260 15	24
35	Grey and Bruce	2,123,639 00	40,939 13	45,886 23	790,877 00	32,242 75	35
36	Guelph Township	442,550 00	19,246 68	20,605 76	166,150 00	7,987 00	36
37	Halton Union	4,154,165 00	122,881 97	121,488 40	1,466,830 00	50,628 95	37

38	Hamilton Township	1,741,333 00	70,115 22	73,227 20	686,070 00	30,744 25	38
39	Hand-in-Hand	969,364 00	9,789 28	21,393 81	1,003,964 00	35,233 30	39
40	Hay Township	3,560,240 00	128,924 24	135,004 12	838,070 00	34,493 00	40
41	Hopewell Creek	731,568 00	34,128 00	36,278 33	239,225 00	12,404 25	41
42	Howard Farmers	2,649,655 00	69,364 16	59,629 14	1,015,100 00	30,453 00	42
43	Howick Farmers	6,080,221 00	275,812 62	289,303 00	1,863,338 00	93,166 90	43
44	Independent	81,460 00	4,598 47	5,866 74	85,460 00	6,196 40	44
45	Kent and Essex	814,444 00	23,057 02	25,928 56	312,629 00	10,793 04	45
46	Lambton Farmers	4,774,357 00	105,297 97	115,828 06	1,774,980 00	52,758 40	46
47	Lanark County	4,071,105 00	91,848 22	98,301 31	1,524,854 00	44,878 77	47
48	Lennox and Addington	1,553,578 00	44,502 15	45,733 26	554,185 00	19,614 61	48
49	Lobo	878,862 00	26,498 35	27,746 88	326,938 00	13,077 52	49
50	London Township	1,879,513 00	47,314 00	52,440 09	644,762 00	19,429 12	50
51	McGillivray Mutual	451,390 00	10,285 26	12,545 95	144,815 00	4,344 45	51
52	McKillop Mutual	3,477,530 00	103,131 70	114,100 07	1,172,199 00	40,774 50	52
53	Maple Leaf	3,567,817 00	92,969 43	91,851 78	1,295,052 00	42,283 58	53
54	Metropolitan	918,325 00	40,833 48	18,055 16	417,500 00	33,286 87	54
55	Midland Mutual	1,623,033 00	46,080 08	49,458 90	585,440 00	17,126 55	55
56	Millers and Manufacturers	2,152,483 00	23,104 94	41,740 78	2,267,039 00	81,205 40	56
57	Monarch	452,485 00	25,552 89	29,291 28	328,025 00	25,187 38	57
58	Nichol Mutual	2,342,483 00	75,393 97	77,153 05	789,316 00	29,175 08	58
59	Nissouri Farmers	3,152,431 00	144,781 03	145,157 85	1,144,956 00	53,609 21	59
60	Norfolk Farmers	1,252,109 00	40,876 57	40,084 48	418,218 00	16,725 15	60
61	Oneida Farmers	605,120 00	17,409 25	17,301 71	231,135 00	7,110 06	61
62	Otter Mutual	2,492,405 00	76,240 41	81,296 10	725,915 00	25,363 00	62
63	Oxford Farmers	1,740,470 00	63,657 06	64,846 62	677,210 00	26,281 00	63
64	Peel and Maryboro	3,062,300 00	108,855 55	116,689 71	953,575 00	38,332 00	64
65	Peel County	5,689,487 00	158,810 03	169,282 11	1,447,650 00	50,070 86	65
66	Perth Mutual	8,180,025 00	170,904 09	265,318 22	3,098,482 00	107,501 88	66
67	Prescott Farmers	888,475 00	22,722 91	25,258 51	387,325 00	11,619 75	67
68	Puslinch Mutual	1,337,400 00	35,103 70	34,868 52	489,850 00	15,032 35	68
69	Renfrew Farmers	1,063,569 00	26,747 12	28,000 16	215,920 00	7,400 96	69
70	Saltfleet and Binbrook	2,013,124 00	81,513 18	87,535 71	760,192 00	33,019 30	70
71	Southwold Farmers	1,444,570 00	51,768 23	57,332 28	461,700 00	18,468 00	71
72	Standard	1,297,550 18	38,250 00	2,552 01	475,080 00	25,826 73	72
73	Sydenham Mutual	6,274,949 00	133,506 76	157,192 76	2,278,368 00	57,499 36	73
74	Townsend Farmers	1,382,855 00	36,923 40	39,533 18	526,690 00	16,266 06	74
75	Usborne and Hibbert	3,741,974 00	97,748 08	101,153 19	1,205,436 00	35,880 58	75
76	Victoria Mutual	246,975 00	1,930 69	4,168 20	29,230 00	.....	76
77	Walpole Farmers	1,394,741 00	49,474 24	55,198 42	209,898 00	8,616 28	77
78	Waterloo Mutual	7,900,628 00	249,049 92	339,231 63	2,810,320 00	154,719 65	78
79	Waterloo North	5,615,035 00	272,409 14	297,979 84	1,514,570 00	77,040 00	79
80	Wawanosh West	4,583,423 00	161,368 78	163,125 63	1,414,225 00	56,569 00	80
81	Wellington Mutual	742,595 00	30,092 43	32,061 96	211,905 00	15,323 58	81
82	Westminster Township	1,665,440 00	44,276 31	61,657 45	785,745 00	23,572 35	82
83	Williams East	672,001 00	16,823 83	16,852 57	254,036 00	7,621 08	83
84	Yarmouth	1,330,812 00	34,515 40	34,508 19	437,962 00	12,895 39	84
85	York Mutual	4,001,629 87	100,989 89	99,994 03	1,390,555 00	52,851 62	85
	Totals	206,379,923 26	6,542,172 28	7,466,470 13	74,925,134 66	2,958,925 86	

DIVISION C.

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

c la IX.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto, Ontario.

Organized 18th February, 1870, and incorporated in Ontario 14th August, 1879.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

J. M. Peregrine, Grand Master Workman.....Hamilton.
M. D. Carder, Grand Recorder.....Toronto.
F. G. Inwood, Grand Treasurer.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1904, $69,471,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Number of contracts in force 31st December, 1903			46,125	72,388,500.00
Number of contracts taken during 1 04, new or renewed			1,924	1,852,000.00
Gross number of contracts in force at any time in 1904			48,049	74,240,500.00
Deductions:		$ c.		
Contracts matured in 1904	481	877,000.00		
Contracts lapsed in 1904	3,428	3,819,500.00		
Reduction of certificates		72,500.00		
Total deductions extended	3,909	4,769,000.00	3,909	4,769,000.00
Net contracts in force 31st December, 1904			44,140	69,471,500.00
No. of certificate holders in good standing	41,610			
No. temporarily suspended	2,530			

III. FUNERAL BENEFITS.—No information.

IV. Sick Benefits.

Amount standing to credit of fund	$ 58 39

V. Assets.

Bonds, debentures, etc.	$419,909 61
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	147,008 89
Imperial Bank, Toronto, General Fund	4,671 78
Imperial Bank, Toronto, Sick Fund	58 39
Imperial Bank, Toronto, Reserve Fund	8,604 88
Assessments called but not yet payable	90,000 00
All other assets	5,354 80
Total assets	$675,608 35

VI. Liabilities.

Amount of claims supposed or reported, or unadjusted	$133,600 00
Amount of all other liabilities	2,266 11
Total liabilities	$135,866 11

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1904.

Assessments are made for purposes of life insurance certificates monthly.

Fourteen such assessments were made in 1904, each being payable on or before the last day of the month for which levied.

Registers are kept for purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1904.

Names and post office addresses of the auditors for 1904 were as follows: Thos. A. Hastings, Toronto; Geo. P. Graham, Brockville; S. Grant, London; special auditors, Geo. Clay, Toronto; Charles G. Knott, Toronto.

Certain changes were during 1904 made in the Constitution and Rules in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, $20,000.

Amount of bond of Grand Treasurer, $10,000.

VIII. Cash Receipts.

Cash balance from 1903 (not extended) $462,098.14.

Cash received from:

Application fees	$ 2,094 00
Badges	242 30
Assessments	974,583 28
Per capita tax	45,170 07
Changing certificates, etc.	412 50
Supplies sold	1,200 62
Interest	16,738 66
Premium for guarantee of officers	39 00
Reserve Fund transferred from Beneficiary Fund	37,134 93
Total receipts	$1,077,615 3

IX. Cash Expenditure.

(a) *Expense of Management.*

Cash paid during 1904 for:		
Refunds	$	157 70
Law costs		406 98
Registration fee		25 00
Organization expenses		17,659 91
Expense of annual meeting		9,695 83
Supplies, blank books, etc		1,560 80
Travelling expenses		1,996 04
Rent, light, insurance and telephones		695 00
Salaries, officers' and auditors' fees		6,490 14
Medical Examiner's salary and expenses		868 85
Clerk hire		4,113 00
Official Journal		7,467 99
Printing, stationery and advertising		1,217 97
Postage, telegrams and express		1,097 57
Premium for guaranteeing lodge officers		533 40
Other management expenses		127 83
Total expenses of management	$	54,114 01

(b) *Miscellaneous Expenditure.*

Life insurance claims paid	868,079 30
Transferred to Reserve Fund	37,134 93
Taxes on reserve	131 71
Total expenditure	$959,459 95

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File I, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized 28th March, 1887, and incorporated in Ontario 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

W. J. McCamon, Past Grand Councillor.....Belleville.
J. H. Bell, M.D., Grand Councillor.....Kingston.
W. F. Miller, Grand Vice-Councillor.....Hamilton.
Wm. F. Montague, Grand Recorder.....Hamilton.
Samuel Broadfoot, Grand Treasurer.....Guelph.
Alex. Morris, Grand Representative.....Pembroke.
E. T. Essery " .....London.
J. W. Frost " .....Owen Sound.
James Weir " .....Hamilton.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.
Amount covered by insurance contracts at 31st December, 1904, $27,189,007 40.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*b*) Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	25,324	25,645,510 60
Add contracts taken in 1904, new and renewed	3,770	2,824,790 00
Gross number and amount of contracts on foot at any time during 1904	29,094	28,470,300 60

Deductions:	Number.	Amount.	Number.	Amount.
		$ c.		
Contracts matured in 1904	222	232,413 20		
Contracts lapsed in 1904	1,288	972,456 00		
Contracts surrendered in 1904	84	64,568 00		
Add to above deductions the amount by which various certificates still on foot were reduced in 1904		11,856 00		
Total deductions	1,594	1,281,293 20	1,594	1,281,293 20
Net contracts on foot 31st December, 1904			27,500	27,189,007 40

Number of certificate holders in good standing at 31st December, 1904. 26,950
Temporarily suspended 550

III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.
The total membership of this branch 31st December, 1904, 4,940.
Number of members who died during 1904, 28.
The total amount of Funeral Benefits paid during 1904, was $1,400.
Total amount of cash standing to credit of Funeral Benefit Fund, $17,830.18.

IV. Sick Benefits.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1904, 1,065.

The total amount of Sick Benefits paid in 1904 was $18,230.90.

The number of weeks' sickness experienced in 1904 was 4,596.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1904, was $17,830.18.

The number of females who received benefits in respect of sickness during 1904 was 272, and the average weeks of illness, 5.10.

The number of males who received benefits in respect of sickness during 1904 was 793, and the average weeks of illness, 4.04.

V. Assets.

Bonds, debentures and securities		361,489 27
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account		92,332 20
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account		7,830 18
Bank of Hamilton, Hamilton, Ont., Guarantee Fund Account		1,000 00
Bank of Hamilton, Hamilton, Ont., Investigation Fund Account		2,772 62
Dues and assessments called, but not yet payable, estimated at		25,849 50
Interest		2,517 69
Total assets of Life Insurance Fund (not extended)	$469,968 97	
Total assets of Sick and Funeral Fund	20,049 87	
Total assets of Guarantee Fund	1,189 15	
Total assets of General and other funds	15,096 00	
Other assets (detailed in memo)		12,512 53
Total assets		$506,303 99

VI. Liabilities.

Amount of claims admitted by the Society	$11,216 20
Amount of claims supposed	12,500 00
All other liabilities	4,141 75
Total liabilities	$27,857 95

VII. Miscellaneous.

No actions were instituted against the Grand Council during 1904.

Assessments are made for purposes of insurance certificates monthly and are payable 30 days before the first day of each month without notice; twelve of such assessments were made during 1904.

The Society's books were duly audited on January 27th, May 5th, July 23rd, and November 17th, 1904.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance registers, sick benefit certificate register, registers of claims, bonds, etc., cash books, daily balance book, petty ledger, ledger B, quarterly report book, suspension book, statistical book, etc.

The names and post office addresses of the Auditors for 1904 were as follows: W. L. Roberts, Horning's Mills, and A. A. Moore, Kingston.

No changes were, during 1904, made in the organization or management of the Society in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $5,000.

Amount of bond of Grand Treasurer, $2,000.

Certain changes were, during 1904, made in the Constitution and Laws in relation to insurance certificates or benefits, and a copy of same has been attached to this statement.

Number of certificate holders in Ontario at 31st December, 1904, 25,697.

Number of members in Ontario who died during 1904, 208.

Amount of death benefits paid to Ontario members during 1904, $223,008 24.

Amount of disability benefits paid to Ontario members during 1904, $6,206.

VIII. Cash Receipts.

Cash balance from 1903 (not extended)	$74,589 89	
Cash received during 1904 from:		
Assessments in Life Insurance Department		$272,194 85
Assessments in Sick Benefit Department		23,525 18
Per capita tax		25,889 10
Supplies sold and certificate fees, etc		6,017 66
Interest		15,382 10
Premium for guarantee of lodge officers		493 44
All other sources		6,080 89
Total receipts		$349,583 22

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1904 for:	
Fees to Canadian Fraternal Association	60 00
Commission and organization account	14,378 93
Registration fee	25 00
Investigation of claims, etc	801 51
Interest	36 45
Expenses of annual meeting	6,193 35
Supplies bought—seals, badges, etc	2,672 10
Travelling expenses	365 99
Rent and heat, etc	487 1[illegible]
Managing officers' salaries and officers' and auditors' fees	4,639 50
Medical examiner's salary and expenses	1,583 25
Clerk hire	2,888 00
Official journal	2,507 09
Printing and advertising	564 1[illegible]
Postage, telegrams, express	1,180 8[illegible]
Premiums for guarantee of officers	28 00
Total expenses of management	$38,411 2[illegible]

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	235,224 2[illegible]
Funeral benefits	1,400 00
Sick benefits	18,230 9[illegible]
Total disability benefits	6,356 00
Other expenditure	6,202 8[illegible]
Total expenditure	$305,825 2[illegible]

THE ORDER OF CANADIAN HOME CIRCLES.

(File 1, p. 81.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

J. L. Buck, Supreme Leader ..... Port Rowan.
Wm. Stark, Supreme Vice-Leader ..... Toronto.
J. M. Foster, B.A., Supreme Secretary ..... Toronto.
D. R. Foster, Supreme Treasurer ..... Waterford.
W. A. Dowling, K.C., Supreme Solicitor ..... Tilsonburg.
A. T. Hobbs, M.D., Supreme Medical Examiner ..... Guelph.

I. CURRENCY OF INSURANCE CERTIFICATES.

—	Maturing 1905.	Maturing 1906.	Maturing 1907.	Maturing 1908.	Maturing 1909.	Subsequently to 1910.	Total.
	$	$	$	$	$	$	$
Amount covered by endowment contracts in force 31st December, 1904	11,950	19,350	26,850	37,550	47,600	11,831,360	12,034,510
Amount covered by contracts other than endowment, or for sick or funeral benefits, in force 31st December, 1904	.....	.....	.....	.....	.....	.....	12,059,250
Total 31st December, 1904	.....	.....	.....	.....	.....	.....	24,093,760

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

—	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	16,394	11,669,570 00
Add contracts taken during 1904, new or renewed	1,707	865,000 00
Gross number and amount of contracts on foot at any time during 1904	18,101	12,534,570 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1904, half by death	169	136,500 00		
Contracts lapsed in 1904	729	349,000 00		
Contracts matured during 1904 (Endowment)	.....	7,060 00		
Add amount of deductions on certificates still in force	....	7,500 00		
Total deductions extended	898	500,060 00	898	500,060 00
Net endowment contracts on foot at 31st December, 1904			17,203	12,034,510 00

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	16,394	11,687,250 00
Add contracts taken during 1904, new or renewed	1,707	865,000 00
Gross number and amount of contracts on foot at any time during 1904	18,101	12,552,250 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1904	169	136,500 00		
Contracts lapsed in 1904	729	349,000 00		
Contracts reduced during 1904		7,500 00		
Total deductions extended	898	493,000 00	898	493,000 00
Net insurance contracts			17,203	12,059,250 00
No. of certificate holders in good standing at 31st December, 1904			16,841	11,619,250 00
No. of certificates temporarily suspended			362	440,000 00
Grand total of certificate holders 31st December, 1904			17,203	24,093,760 00

III. Funeral Benefits.

The Order has no Funeral Benefit Department.

IV. Sick Benefits.

Number of members in Sick Benefit Department, 609.
Sick Benefits are undertaken by the Supreme Body only.
Numbers of members who receive sick benefits during 1904, 142.
Amount of benefits paid to sick members, $2,884.00.
Number of week's sickness experienced in 1904, 721.
Total amount of cash to credit of fund 31st December, 1904, $1,123.

V. Assets.

Cash on deposit to the Society's credit not drawn against in the following chartered banks:—

Standard Bank	Brantford	$ 12,136 28
Bank of Hamilton	Hamilton	12,137 43
Bank of Montreal	Toronto	12,165 15
Bank of Toronto	Port Hope	12,136 20
Bank of Toronto	London	12,135 80
Bank of Commerce	St. Catharines	12,136 74
Bank of Nova Scotia	Toronto	5,831 99
Imperial Bank	Toronto	11,634 38
Bank of Commerce	Woodstock	5,688 76
Ontario Bank	Toronto	5,702 22
Bank of Nova Scotia	Amherst, N.S.	11,467 28
Bank of Commerce	Port Perry	5,563 73
Molsons Bank	Simcoe	11,156 24
Standard Bank	Harriston	5,563 49
Bank of Commerce	Toronto	11,127 09
Molsons Bank	Trenton	10,000 00
Traders Bank	Beeton	5,000 00
Traders Bank	Tilsonburg	5,000 00
Bank of Hamilton	Delhi	5,000 00
Dominion Bank	Toronto	85,598 37
		$257,181 15

Dues and assessments called but not yet payable		19,550 38
Total assets Life Insurance Fund (not extended)	$ 47,934 86	
Total assets Endowment Fund	224,811 06	
Total assets Sick and Funeral Fund	1,740 26	
Total assets General Fund	3,744 63	
All other assets		1,499 28
Total assets		$278,230 81

(For maturing endowments see *supra*.)

VI. Liabilities.

Amount of admitted claims	$15,070 00
Supposed claims	2,000 00
Other liabilities	1,039 66
Total liabilities	$18,109 66

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1904, none.

Assessments are made monthly.

Sixteen assessments were made during 1904, each being payable the first of each month.

Double assessments, March, May, July and October.

The Society's accounts were audited in April, July, November, 1904, and January, 1905.

The books of record kept for purposes of insurance certificates are, register of certificates issued, register of circle membership, ledgers, cash book, etc.

Names and addresses of the auditors for 1904 were as follows: Wm. Wilkinson, M.A., Brantford, Ont.; W. H. Godwin, Kingston.

Amount of bond of Supreme Secretary, $10,000.

Amount of bond of Supreme Treasurer, $3,000.

Number of members in Ontario 31st December, 1904, 15,794.

Amount of insurance in force in Ontario at 31st December, 1904, $22,509,000.

Number of members in Ontario who died during 1904, 160.

Amount of death benefits paid Ontario members during 1904, $252,993.57.

Amount of disability benefits paid to Ontario members during 1904, $2,410.00.

Amount of endowment benefits paid in 1904, $4,500.00.

VIII. Cash Receipts

Cash balance from 1903 (not extended)	$272,297 31	
Cash received during 1904 from:		
Application fees		$ 1,905 00
Assessments		266,160 77
Per capita tax and levies		20,100 51
Supplies sold		776 47
Interest and dividends		7,652 66
Premiums for guarantee		24 00
All other sources		233 00
Total receipts		$296,852 41

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1904 for:	
Commission	$ 9,361 64
Law costs (supreme solicitor's fees and expenses)	465 99
Registration fee	25 00
Expenses of annual meeting	2,726 20
Supplies bought	1,175 98
Travelling expenses	876 92
Rent, light, heat and taxes	572 48
Salaries, officers, auditors	3,863 60
Medical examiner, salary and expenses	706 49
Clerk hire	1,826 00
Official journal	1,598 28
Printing, stationery and advertising	415 50
Postage, telegrams and express	595 10
Premiums for guarantee of lodge officers	97 00
Other management expenses (detailed in memo.)	224 82
Total expenses of management	$24,531 00

(b) *Miscellaneous Expenditure.*

Endowment benefits	4,500 00
Life insurance claims other than endowments	277,493 57
Sick benefits	2,884 00
Total disability benefits	2,560 00
Grand totals	$311,968 57

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

To which are appended statements of the Auxilary Bodies lettered below as A, B, C, and D.

Head Office, Canada Life Building, Toronto.

Organized 27th July, 1855, and incorporated in Ontario 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

E. B. Butterworth, Grand Master .....Ottawa.
F. R. Blewett, Deputy Grand Master .....Listowel.
W. S. Johnston, Grand Warden .....Toronto.
J. B. King, Grand Secretary .....Toronto.
W. J. McCormack, Grand Treasurer .....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1904,—None.
Amount covered by Contracts of Insurance other than Endowments—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts of Endowments or benefits in the nature thereof.—None.
(b) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1904, was 30,475.

The number of deaths in the Society in 1904 was 250.

The amount of Funeral Benefits paid in 1904 in respect of deceased members was $10,652.43.

Total amount of Funeral Benefits paid in respect of deceased wives, $900.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only) $1,124.72.

Contingent Fund, applicable to any purpose of the lodge, $14,135.11.

Widows' and Orphans' Fund, $52,378.26.

Total cash standing to credit of General Benefit Fund at 31st December, 1904, $1,121,182.82.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1904 was 3,112.

The amount of benefits paid in 1904 in respect of sick members was $63,940.67.

The number of weeks' sickness experienced in 1904 was 22,328.

Amount paid for medical attendance during 1904, $10,763.86.

V. Assets.

	Grand Lodge.	Subordinate Lodges.
Amount of Real Estate		277,288.30
Amount of Mortgages, etc.		334,273.72
Amount of cash in bank and Treasurer's hands		366,229.29
Amount of cash in Imperial Bank, Toronto	$ 2,176.75	
Amount invested in furniture and regalia, etc.		228,774.31
All other assets	10,041.05	
Total amount of assets	$12,217.80	1,206,565.62

VI. Liabilities.

	Grand Lodge.	Subordinate Lodges.
Aggregate of all liabilities	$ 727.24	17,744.71

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1904.—None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1904—and those of the Grand Lodge in March, 1905.

Names and post office addresses of Grand Lodge Auditors, Charles Packert, Stratford; Abner Fraser, Hamilton.

No changes were, during 1904, made in the Constitution and Rules in relation to insurance certificates or benefits.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1903 (not extended), $2,583.69.

Cash received during 1904 from:

	Grand Lodge.	Subordinate Lodges.
Initiation fees, degrees and cards		36,939.15
Dues and reinstatements		170,929.32
Per capita tax	$ 14,823.84	
Charter fees	120.00	
Supplies sold	2,807.02	
Rent and interest	73.45	46,629.69
Premiums for guarantee of lodge officers	191.62	
All other sources	188.60	60,522.02
Total receipts	$18,204.53	$315,020 18

IX. Cash Expenditure.

Cash paid during 1904.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Per capita tax	$ 150.00	
Law costs	100.00	
Registration fee	25.00	
Expenses of annual meeting	5,472.25	

CASH EXPENDITURE.—*Continued.*

Fuel, light, rent, etc.	$450.00	
Supplies bought	2,374.80	
Salaries, officers' and auditors' fees	2,668.51	
Official journal	1,037.00	
Printing, stationery	773.25	
Postage, telegrams and express	428.74	
Premiums for guarantee of Lodge officers	233.28	
Other management expenses (detailed in memo)	4,898.64	$77,076.69
Total expenses of management	$18,611.47	$ 77,076.69
(b) Miscellaneous Expenditure.		
Funeral benefits		11,552.43
Benefits to widows and orphans		14,891.16
Sick benefits		66,343.15
Medical attendance		8,361.38
Gratuities to distressed members		4,165.00
Expenditures other than the foregoing (including investments)		105,162.01
Grand total	$ 18,611.47	$287,551.82

(A) The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Receipts	$ 498.30
Expenses of management	46.53
Paid funeral benefits	300.00
Balance on hand	1,141.67
Initiated	13
Died	3
Suspended	11
Membership 31st December, 1904	212

(B) Abstract from the Returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1904.

	Males.	Females.	Total.
Number of members 31st December, 1903	1,245	2,037	3,228
Admitted during 1904	171	206	
Total	1,416	2,243	
Deduct	191	299	
	1,225	1,944	
Add. errors	144	300	
Membership 31st December, 1904	1,369	2,244	3,613
Received during the year 1904			$3,973.09
Expended during 1094:			
Relief	117.73		
Current expenses	3,144.38		
Total expenses	$3,262.11		

Assets:	
Cash in hand	$3,719 26
Other assets	7,637 66
Total assets	$11,356 92

Number of lodges, 61.

(C) The following summary from the Returns of the Grand Encampment shows the Membership and Standing at 31st December, 1904.

Number of members as from last report		3,897
Initiated during the year ending 31st December, 1904	389	
Admitted by card during the year ending 31st December, 1904	21	
Reinstated during the year ending 31st December, 1904	21	431
Total membership at any time during 1904		4,328
Deductions:		
Withdrawn by card	19	
Suspended for non-payment of dues	96	
Deceased	24	139
Net membership 31st December, 1904		4,189
Number of Patriarchs relieved in 1904	385	
Number of weeks' sickness experienced in 1904	2,022	
Amount paid for burying the dead in 1904		$311.45
Amount paid for special relief in 1904		59.13
Amount paid for relief of Patriarchs		3,221.36
Amount paid for widowed families		122.25
Total amount of relief paid		$3,714,19

Invested funds	$ 22,000.00
Amount of annual revenue	9,000.00

(D) Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.

Year Ending 31st December, 1904.

Number of members admitted during the year 1904	2
Number of members dropped or lapsed in 1904	4
Number of members died in 1904	1
Number of members 31st December, 1904	72
Amount of cash received during the year 1904	$41.50
Amount of expenses in management in 1904	14.89
Amount paid death benefits	37.00
Amount on hand 31st December, 1904	39.09
Amount of call on each death	55

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Robert F. Elliott, President ..... Kingston
Thos. Donnelly, Vice-President ..... Kingston
R. Meek, Secretary-Treasurer ..... Kingston.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	15,814	20,087,250 00
Add contracts taken during 1904, new or renewed	2,062	2,400,000 00
Gross number and amount of contracts on foot at any time during 1904	17,876	22,487,250 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1904	128	177,500 00		
Contracts lapsed in 1904	378	444,500 00		
Contracts surrendered in 1904	2	2,500 00		
Contracts cancelled in 1904	61	58,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1904		3,500 00		
Total deductions extended	569	686,000 00	569	686,000 00
Net contracts on foot at 31st December, 1904			17,307	21,801,250 00

III. AND IV. SICK AND FUNERAL BENEFITS.—None given.

V. ASSETS.

Cash value of mortgages	$ 3,000.00
Cash value of bonds, debentures, etc.	277,552.45
No cash is held over; deposited daily as received.	
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Winkler, Man.	7,721.30
Bank of Hamilton, Pilot Mound, Man.	6,432.35
Bank of Hamilton, Carman, Man.	3,235.85
Standard Bank, Kingston, Ont.	13,445.43
Standard Bank, Kingston, Ont. current account	16,955.01
Dues and assessments called but not yet payable	33,179.28
All other assets	1,814.37
Total assets	$363,326.04

VI. Liabilities.

Amount of claims supposed or reported	$24,000.00
Total liabilities	$24,000.00

VII. Miscellaneous.

No actions were instituted against the Society in 1904.

Six assessments were made during 1904, as follows: 15th January, March, May, July, September and November.

The books and accounts were audited during the year—Monthly.

Registers are kept as follows: Register of membership, register of members' accounts, register of disability claims, register of the dead, register of suspensions, withdrawals, etc., register of cancellations and reductions, register of claims and payments, two ledgers, two journals and cash books.

Names and post office addresses of the auditors of 1904: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1904.

Certain changes were made during 1904 in the Constitution and Rules in relation to insurance certificates or benefits, and a copy of the same is incorporated in the annual statement.

Amount of bond of Secretary-Treasurer, $8,000.

Number of members in Ontario at 31st December, 1904, 11,731

Number of certificate holders in Ontario at 31st December, 1904, 11,731.

Number of members in Ontario who died during 1904, 84.

Amount of insurance in force in Ontario at 31st December, 1904, $14,534,500.

Amount of death benefits paid in Ontario members during 1904, $117,007.46.

Amount of disability benefits paid to Ontario members during 1904, $1,500.

VIII. Cash Receipts.

Cash balance from 1903 (not extended)

Cash received during 1904 from:

Application fees	$	932.00
Assessments		206,273.87
Interest and dividends		11,450.74
All other sources		3,171.05
Total cash receipts	$	221,827.66

IX. Cash Expenditure.

Cash paid during 1904 for:

(a) *Expenses of Management.*

Commission	$	16,648.53
Law costs		121.50
Registration		25.00
Annual meeting		875.75
Travelling expenses		1,923.88
Rent, light, heat and taxes		518.43
Medical Examiner's salary and expenses		334.00
Salaries, officers' and auditors' fees		7,194.01
Printing, stationary and advertising		1,885.06
Postage, telegrams and express		608.29
Premium for guarantee of lodge officers		169.54
Other management expenses (detailed in memo.)		3,787.30
Total expenses of management	$	34,091.29

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment		170,598.96
Total expenditure	$	204,690.25

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 24th December, 1879.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

J. A. Stewart,	High Chief Ranger	Perth, Ont.
Thos. W. Gibson,	High Vice Chief Ranger	Toronto, Ont.
Geo. Faulkner,	High Secretary	Brantford, Ont.
John Neelands,	High Treasurer	Brantford, Ont.
M. D. Carroll,	Elected Members	Montreal, Que.
R. Elliott,		Ingersoll, Ont.
Mark Mundy,		Galt, Ont.
A. E. J. Bissonnet,		Montreal, Que.
D. Allen,		Grimsby, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick or Funeral Benefits $57,175,000.00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1903			52,160	52,898,000 00
Add contracts taken during 1904 new or renewed			7,357	7,175,000 00
Gross number and amount of contracts on foot at any time during 1904			59,517	60,073,000 00
Deductions:		$ c.		
Contracts matured in 1904	339	343,767 68		
Contracts lapsed and cancelled in 1904	2,740	2,554,232 32		
Total deductions extended	3,079	2,898,000 00	3,079	2,898,000 00
Net contracts in force 31st December, 1904			56,438	57,175,000 00

III. FUNERAL BENEFITS.

The funeral benefits are undertaken by the High Court and Subordinate Courts, and the total membership of this department was, at the 31st December, 1904, 33,526.

Number of members of the Society who died during 1904, 339.

The total amount of Funeral Benefits paid in 1904, High Court, $5,910.00; Subordinate Courts, $1,592.67.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31s December, 1904, was, High Court, $46,590.58; Subordinate Courts, $89,130.53.

IV. Sick Benefits.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1904, 5,034.

Total amount of Sick Benefits paid in 1904, $126,204.57.

Number of weeks' sickness experienced in 1904, 25,722 6-7.

Amount paid for medical attendance during 1904, $12,839.63.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1904. See under Funeral Benefits.

V. Assets.

Cash value of bonds, debentures and other securities as per list inclosed	$ 1,616,963.37
" " " " " " " " "	10,079.54
Actual cash on hand as per audit statement, 31st December, 1904, $89,130.53	
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)	
Cash on deposit to Society's credit not drawn against in the following chartered banks:	
Standard Bank of Canada, Brantford	$ 10,000.00
Union Bank, Holland, Man., Insurance Branch	15,000.00
Standard Bank, Brantford, Insurance Branch	60,237.51
Union Bank, Winnipeg, Insurance Branch	10,331.78
Royal Bank, Quebec, Insurance Branch	5,000.00
Union Bank, Holland, Man., S. and F. Branch	10,000.00
Union Bank, Winnipeg, Man., S. and F. Branch	10,407.35
Standard Bank, Brantford, S. and F. Branch	16,103.69
Amount of all other assets	28,903.54
Total assets	$ 1,793,026.78

VI. Liabilities.

Amount of claims supposed or reported	$ 7,000.00
Amount of all other liabilities	4,524.77
Total liabilities	$ 11,524.77

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1904.—None.

Assessments for purpose of Life Insurance certificates are made monthly.

Twelve assessments were made in 1904, payable on or before the last day of each month.

The Society's accounts were, during 1904, audited in the months of January, April, July and November.

The following books of record or account are kept for purposes of insurance certificates or benefits: Day book, cash book, record book, certificate register, insurance and sick and funeral benefit fund ledger.

Names and post office addresses of the Auditors for 1904 were as follows: Thomes W. Gibson, Parliament Buildings, Toronto, Ont., up to June 16, 1904; John Burgess, Bluevale, Ont.; W. L. Roberts Horning's Mills.

Amount of High Secretary's bond, $15,000; High Court Treasurer, $15,000.

Number of certificate holders in Ontario at 31st December, 1904, 32,563.

Amount of insurance in force in Ontario at 31st December, 1904, $32,899,000.

Number of members in Ontario who died during 1904, 206.

Amount of death benefits paid to Ontario members during 1904, $206,733.

VIII. Cash Receipts.

Cash balance from 1903, (not extended), $1,457,972.56,

	High Court.	District High Court.	Subordinate Courts.
Application and initiation fees			3,407.26
Dues			83,344.00
Cards			80.10
Assessments	$ 549,044.21		
Supplies	1,943.50	555.85	
Medical fees	1,755.83	305.00	
Capitation tax	57,811.98	6,890.65	
Dispensation fees	1,386.00	202.00	
Certificate fees	6,931.60	1,263.50	
Enrollment fees	2,649.50	255.75	
Premiums on guarantee bonds	1,685.49		
Interest	61,881.53	28.80	
Endorsation fees	761.85		
Other sources			19,573.28
	$ 730,851.49	9,501.55	106,404.64

IX. Cash Expenditure.

(a) *Expenses of Management.*

	High Court.	District High Court.	Subordinate Court
Charter fees			1,588.00
High Court grants	$ 1,750.93	150.00	
High Court meeting	483.82	184.80	
Executive Committee	783.15	82.05	
High Chief Ranger's office expenses	649.55		
Delegate to D. H. Court meeting	125.00		
High Treasurer's office expenses	68.33		
High Registrar's office expenses	16.25		
Head Office expenses	5,289.82	846.53	
Medical Board	96.68		
Auditing	811.10		
Office assistance	6,883.78	495.00	
Guarantee bonds	432.35		
Legal expenses	383.30		
Canadian Forester	6,809.72		
Organization	33,381.75	1,967.90	
Salaries	6,400.00	1,500.00	
Committee on Laws	16.77	15.00	
Supplies	1,703.66	205.70	
Safe	2,227.60		
Advertising	477.17		
New office premises	329.40	5.00	
Printing	2,440.12	480.92	
Medical Referee		295.25	
Total expenses of management	$71,560.25	6,228.15	1,588.00

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	343,767.68		
Funeral benefits	5,820.00		1,592.67
Sick benefits	107,806.75		18,487.82
Medical attendance			12,839.63
Expenditure other than the foregoing	442.01	3,243.55	65,940.47
	$529,396.69	9,471.70	100,448.59

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 49 King Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers for the year ending 31st December, 1904, were as follows:

C. A. Lapp, Grand Master ....Brighton, Ont.
D. A. Young, Depnty Grand Master .....Montreal.
Robert Fleming, Grand Secretary ....49 King St. West, Toronto.
W. H. Shaw, Grand Treasurer ....Yonge Street, Toronto.
W. T. Junkin, Grand Lodge Representative ..... Fenelon Falls.
T. V. Gearing, Grand Lodge Representative ....Toronto.
Wm. Irwin, Grand Lodge Representative..... ..... St. Thomas.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount coverd by Endowment contracts in force 31st December, 1904, $32.800.00.

Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1904, $2,945,300.00.

Total 31st December, 1904, $2,978,100.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1903			119	37,400 00
Gross number and amount of contracts on foot at any time during 1904			119	37 400 00
Deductions:		$ c.		
Contracts lapsed in 1904	11	4,400 00		
Contracts matured in 1904	1	200 00		
Total deductions extended	12	4,600 00	12	4,600 00
Net endowment contracts on foot 31st December, 1904			107	32,800 00
No. of certificate holders in good standing 31st December, 1904			107	

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Net contracts in force 31st December, 1903	3,733	2,698,050 00
Add contracts taken in 1904, new or renewed	614	459,250 00
Gross number and amount of contracts on foot at any time during 1904	4,347	3,157,300 00

	Number.	Amount.		
		$ c.		
Deductions:				
Contracts matured in 1904	32	18,750 00		
Contracts lapsed in 1904	303	192,750 00		
Add to above deductions the amount by which various certificates on foot were reduced during 1904	.....	500 00		
Total deductions extended	335	212,000 00	335	212,000 00
Net contracts on foot 31st December, 1904	.....	.....	4,012	2,945,300 00
Grand total number certificate holders in A and B and at 31st December, 1904	.....	.....	3,997	

III. Funeral Benefits.

Funeral Benefits are undertaken by the Grand Lodge. Total Membership of Subordinate Bodies at 31st December, 1904, 4,297.

Twenty-five members died during 1904, and the amount of Funeral Benefits paid was $1,130.00.

Twenty-four members' wives died in 1904, and the amount of Funeral Benefits paid in 1904 was $570.00.

IV. Sick Benefits.

Sick Benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received Sick Benefits in 1904, Grand Body, 50; Subordinates, 450.

The total amount of benefits paid n 1904, Grand Body, $481.70; Subordinates, $5,854.12.

Number of weeks' sickness experienced in 1904, Grand Body, 142; Subordinates, 1,995.

The total amount paid for medical attendance was $2,522.04.

Total cash standing to credit of Sick Fund, Grand Body, $728.18.

V. Assets.

		Grand Body.	Subordinate Bodies.
Cash value of mortgages		$ 7,275.00	4,629.71
Cash value of bonds, debentures and securities		14,966.91	
Cash on hand		50.88	11,844.77
Cash on deposit to the Society's credit, not drawn against as follows:			
In Canada Permanent Mortgage Corporation		3,944.65	
In Imperal Bank, Queen and Yongo streets, Toronto		4,589.95	
In Imperial Bank, Toronto (current account)		15,133.80	
Interest due and accrued on mortgages		222.71	83.86
Interest due and accrued on bonds, debentures, and securities		187.50	
Interest due and accrued on deposits		236.83	
Dues and assessments in course of collection		2,221.18	1,884.28
Other asssets detailed in memo		1,799.43	6,703.19
Total assets, Insurance and Endowment and Sick and Funeral Fund	$50.308.28		
General Fund	320.56		
Total assets		$50,628.84	$25,145.81

VI. Liabilities.

	Grand Body.	Subordinate Bodies.
Amount of claims admitted by Society	$1,500.00	
Amount of other liabilities	320.56	1,750.86
Total liabilities	$1,820.56	1,750.86

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1904.—None.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1904.

The Society's books were duly audited Dec. 7th, 1904, and February 27th, 1905.

Books of record or account kept by the Society: Register of certificates, register of lodges, cash book, journals and ledger.

Names and post office addresses of the Auditors for 1904 were as follows: W. L. Young, Markdale, Ont.; C. W. Musson, Toronto.

No changes were, during 1904, made in the Constitution and Rules in respect of insurance certificates or benefits

Amount of bond of Grand Secretary, $1,000.00.

Number of members in Ontario, 4,297.

Number of certificate holders in Ontario at 31st December, 1904, 3,997

Amount of insurance in force in Ontario at 31st December, 1904, $2,978,100.

Number of members who died during 1904, 29.

Amount of death benefits paid to Ontario members during 1904, $16,750.00.

Amount of disability benefits paid to Ontario members during 1904, $100.00.

Amount of Endowment benefits paid to Ontario members during 1904, $200.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balance from 1903 (not extended) Grand Body	$ 9,607 05	
Cash balance from 1903 (not extended) subordinate bodies	11,929.80	
Application fees	$ 837.25	
Initation fees		1,319.70
Dues		34.83
Assessments (Premiums)	25,120.29	
Per capita tax and levies	10,219.51	27,524.99
Degrees and cards		41.50
Charter fees	239.00	
Supplies sold	231.23	
Rent		446.35
Interest	1,766.76	158.98
All other sources	4,328.18	1,282.52
Total receipts	$42,742.22	$30,808.87

IX. Cash Expenditure.

Cash paid during 1904, for:

(a) *Expenses of Management.*

Commission and organization	$3,335.34	
Law costs	71.13	
Registration fee	25.00	
Expenses of meeting	867.10	
Supplies bought	134.42	
Travelling expenses	659.46	
Rent, light, heat and taxes	294.38	1,713.93
Salaries, officers' and auditors' fees	1,637.50	1,274.85
Medical Examiner	262.50	
Official journal of proceedings	153.00	
Printing, stationery and advertising	245.20	
Postage, telegrams and express	213.09	
Premiums for guarantee of lodge officers	10.00	
Other expenses (memo. enclosed)	1,436.99	4,679.90
Total expenses of management	$9,345.11	$7,668.68

(b) *Miscellaneous Expenditure.*

Per capita tax and levies other than for management		14,750.50
Endowment payments	200.00	
Life insurance claims	16,750.00	
Funeral benefits	1,700.00	
Benefits to widows and orphans	44.20	98.56
Sick benefits	481.70	5,854.12
Total disability benefits	100.00	
Medical attendance		2,522.04
Other expenditure	8.98	
Total expenditure	$28,629.99	$30,893.90

THE SONS OF ENGLAND BENEFIT SOCIETY.

(File I., p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 28 Yonge Street Arcade, Toronto.

Organized 12th December, 1874; incorporated 19th February, 1875.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

W. H. Huntley, Supreme President ..... Montreal.
J. Boxall, Supreme Vice-President ..... Lindsay.
J. Aldridge, Past Supreme President ..... Toronto.
B. Hinchcliffe, Supreme Treasurer ..... Toronto.
John W. Carter, Supreme Secretary ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments or for Sick or Funeral Benefits in force 31st December, 1904, $4,001,450.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1903			3,858	3,859,100 00
Contracts taken during 1904			277	259,500 00
Gross number and amount on foot at any time during 1904			4,135	4,118,600 00
		$ c.		
Deductions:				
Contracts matured in 1904	42	44,000 00		
Contracts lapsed in 1904	56	57,500 00		
Contracts surrendered	5	6,000 00		
Cancelled	6	6,000 00		
Amount by which various certificates still on foot were reduced		3,650 00		
Total deductions extended	109	117,150 00	109	117,150 09
Net contracts on foot 31st December, 1904			4,025	4,001,450 00
No. of certificate holders			3,630	

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge with a membership of adults, 18,384; juveniles, 841.

Number of members of the Society who died during 1904, 155.

The total amount of funeral benefits paid in 1904 was $15,250.00.

Number of members' wives who died during 1904, 98; and the amount paid in respect thereof was $4,700.00.

Number of children who died during 1904, 34; amount paid in respect thereof was $495; juvenile lodge, 1, $25.00.

The total amount of cash standing to credit of fund at 31st December, 1904, was $6,178.47.

IV. Sick Benefits.

Number of members who received sick benefits during 1904, 2,619.

The total amount of benefits paid during 1904; Subordinate Bodies, $30,870.11; Juvenile Branch, $501.73.

Number of weeks' sickness experienced in 1904 was 10,878.

Amount paid for medical attendance during 1904 was, Subordinate Bodies, $20,969.41; Juvenile Branch, $729.80.

Total amount of cash standing to credit of fund at 31st December, 1904, Subordinate $102,496.21; Juvenile Branch, $3,666.11.

V. Assets.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of bonds, securities, etc	$100.00		
Actual cash on hand 31st December, 1904	277.24	7,767.58	386.70
Cash deposit in the following banks:			
Imperial Bank, Toronto	53,915.68		
Sundry banks, sundry places		94,728.63	3,279.35
Total assets, Ins. Fund (not extended)	$47,288.95		
Total assets, Sick and Funeral	108,674.68		
Total assets, Guarantee Fund	1,917.53		
Total assets, General Fund	7,605.41		
Total assets, Juvenile Sick Fund	3,666.11		
Aggregate of all other assets	8,550.08		
Total assets	$62,843.00	$102,496.21	$3,666.11

VI. Liabilities.

Amounts of claims admitted by the Society	$ 6,000.00		
Amounts of other liabilities	1,212.81	1,891.52	50.68
Total liabilities	$7,212.81	$1,891.52	$50.68

VII. Miscellaneous.

Assessments for purposes of life insurance certificates are made monthly.

Twelve such assessments were made during 1904, payable 1st of each month.

The books and accounts were duly audited on February 14th, 1905.

Books of account kept by the Society: Cash books and ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: George Clay and W. Barker, Toronto.

Changes were made in relation to the management of the Society, and with respect to the constitution, making the maximum amount of new policies $1,000.

Number of members in Ontario, 12,530.

Number of certificate holders in Ontario, 2,976.

Amount of insurance in force in Ontario at 31st December, 1904, $3,256,200.00.

Number of members in Ontario who died during 1904, 119.

Amount of death benefits paid to Ontario members in 1904, $30,000.

Amount of disability benefits paid to Ontario members in 1904, $650.00.

Amount of bond of Grand Secretary, $3,000.

Amount of bond of Grand Treasurer, $1,000.

VIII. Cash Receipts.

Cash balance from 1903 (not extended), Grand Lodge	$55,207 38
Juvenile and Subordinate	99,405 14

	Supreme Body.
Application fees	$ 294 50
Registration (F. Ben.)	1,424 40
Dues	39 70
Assessments: Funeral, $18,971; Beneficiary, $39,879.51.	58,862 32
Policies	11 00
Fines	2 00
Per capita tax and levies	9,371 92
Charter fees	121 00
Supplies sold	2,939 44
Interest	1,743 92
Premiums for guarantee of lodge officers	313 29
Rent	452 00
All other sources	352 58
Total receipts	$75,917 07

Receipts by Subordinate Branches, $115,018.09.

Receipts by Juvenile Branches, $2,243.42.

IX. Cash Expenditure.

Cash paid during 1904 for:

(a) *Expenses of Management.*

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Commission	$ 3,391 17		
Law costs	128 00		
Registration fee	25 00		
Annual meeting	960 67		
Medical Examiners' fees	81 50		
Supplies bought	2,061 74		
Travelling expenses	1,669 04		
Rent, light, heat and taxes	745 17		
Managing officers' salary and expenses	2,531 50		
Clerk hire	1,648 75		
Official Journal	1,871 13		
Printing, stationery and advertising	1,221 39		
Postage, telegrams and express	843 04		
Premiums for guarantee of lodge officers	20 00		
Other management expenses	384 89		
Total expenses of management	$17,582 99	$24,527 98	$791 31

(b) *Miscellaneous Expenditure.*

Life insurance payments	38,000 00		
Funeral benefits	20,470 00		
Sick benefits	7 50	30,870 11	501 73
Medical attendance		20,969 41	729 80
Total disability benefits	650 00		
Gratuities to distressed members	11 50		
Expenditure other than foregoing	209 54		
Total expenditure	$76,931 53	$76,367 50	$2,022 84

THE SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 46 King Street West, Toronto.

Organized 27th June, 1876, incorporated in Ontario 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Alex. Fraser, Grand Chief .....Toronto.
W. C. Gilchrist, Grand Chieftain .....Orillia.
Alexander Hay, Grand Treasurer .....Toronto.
Donald M. Robertson, Grand Secretary, 70 Can. Life Bg.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments, Sick or Funeral Benefits $5,867,250

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1903			7,560	5,871,500 00
Add contracts taken during 1904			1,074	623,750 00
Gross number and amount of contracts on foot at any time during 1904			8,634	6,495,250 00
Deductions:		$ c.		
Contracts matured in 1904	47	38,661 33		
Contracts lapsed in 1904	974	589,250 00		
Contracts cancelled in 1904	.....	88 67		
Total deductions extended	1,021	628,000 00	1,021	628,000 00
Net contracts on foot 31st December, 1904			7,613	5,867,250 00

III. FUNERAL BENEFITS.

Funeral Benefits (if any) are undertaken by the subordinate camps.

IV. SICK BENEFITS.

Sick Benefits are undertaken under the Grand Camp Constitution and By-Laws, but Sick Benefit scheme has not yet been settled.

V. Assets.

Cash value of mortgages	$104,550 78
Bonds, debentures, etc.	40,000 00
Cash on deposit, Bank of Hamilton, (Savings)	19,405 47
Cash on deposit, Bank of Hamilton, (Savings)	1,079 80
Bank of Hamilton, Toronto	18,068 47
Imperial Bank, Toronto	2,175 16
Sovereign Bank	5,239 49
Union Bank, Smith's Falls	5,278 25
Dues called, but not yet payable	2,200 00
Aggregate amount of all other assets	1,000 00
Total assets	$198,997 42

VI. Liabilities.

Amount of claims supposed or reported	$ 4,500 00
Amount of other liabilties	4,179 98
Total liabilities	$ 8,679 98

VII. Miscellaneous.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1904, payable on the 1st day of each month.

The Society's accounts were audited 31st December, 1904. The books of record or account kept for purposes of insurance certificates or benefits: Registers of Subordinate Camps, showing particulars of each certificate issued, ledger, and journals.

The names and post office addresses of the Auditors of accounts for 1904 were, J. Tytler and John B. McKay, Toronto.

Amount of bond of Grand Secretary, $6,000.

Amount of bond of Grand Treasurer, none.

No changes were made during 1904 in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1904, 6,890.

Number of members in Ontario who died during 1904, 42.

Amount of death benefits paid to Ontario members during 1904, $34,951.33.

Amount of insurance in force in Ontario 31st December, 1904, $5,345,250.00.

VIII. Cash Receipts.

Cash balance from 1903, $159,994.09.

Cash received during 1904 from:

	Grand Camp.	Subordinate Camps.
Organizing	$ 1,237 25	1,437 41
Assessments	66,362 24	65,639 76
Per capita tax	7,290 85	14,553 49
Certificates		75 50
Supplies sold	738 50	
Interest	5,611 13	
All other sources (as per memo.)		5,198 53
Total cash receipts	$81,239 97	$86,904 69

IX. Cash Expenditure.

Cash paid during 1904:

(a) *Expenses of Management.*

Organizing	$ 4,630 18	$1,237 25
Per capita tax		7,290 85
Registration fee	25 00	
Interest	171 40	
Supplies bought	654 07	738 50
Travelling expenses	279 41	
Rent, light, heat and taxes	300 00	
Salaries, officers', committees and auditors' fees	2,310 05	
Medical Examiner's salary and expenses	460 41	
Clerk hire	1,000 00	
Official Journal	400 00	
Printing, stationery and advertising	85 00	
Postage, telegrams and express	456 16	
Premiums for guarantee of lodge officers	30 00	
Other management expenses	153 54	
Total expenses of management	$10,955 22	$9,266 60

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	38,661 33	
Sick benefits		755 62
Expenditure other than foregoing		8,160 68
To al expenditure	$49,616 55	$18,182 90

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, James Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James Hales, Dominion Councillor .....Toronto, Ont.
C. Van N. Emory, Dominion Secretary .....Hamilton, Ont.
B. E. McKenzie, M.D., Medical Referee .....Toronto, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES

No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts of Endowments or for Benefits in the nature thereof. *

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	6,553	7,956,500 00
Add contracts taken during 1904, new or renewed	826	721,500 00
Gross number and amount of contracts on foot at any time in 1904	7,379	8,678,000 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1904	80	122,500 00		
Contracts lapsed in 1904	501	446,750 00		
Contracts reduced in 1904	.....	5,000 00		
Total deductions extended	581	574,250 00	581	574,250 00
Net contracts on foot 31st December, 1904			6,798	8,103,750 00

*Pursuant to resolution of a general meeting of the Corporation (30th December, 1902) the Endowment or "Total Disability" Fund was wound up under R.S.O. 1897, c. 203, s. 183 (4).

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Council of Ontario, the total membership of which is 1,703.

Nine members of the Grand Council died in 1904, and Funeral Benefits were paid amounting to $450.00.

IV. Sick Benefits.

Sick Benefits are undertaken by the Grand Council of Ontario.

There were paid in 1904 Sick Benefits to 205 members.

Amount paid for Sick Benefits, $3,734.00.

The total number of weeks' sickness experienced was 870.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1904, was $3,435.06.

V. Assets.

	Supreme Body.
Mortgages	$28,587 40
Bonds, etc.	52,899 34
Cash on deposit to Society's credit, not drawn against in the following chartered banks:	
Bank of Montreal, Hamilton	109 61
Bank of Hamilton, Hamilton	23,831 86
Traders' Bank, Hamilton	137 04
Merchants' Bank, Montreal	5,000 00
Dues called but not yet payable	10,380 48
Interest due or accrued	1,092 79
Total assets Life Insurance Fund (not extended)	$116,868 94
Total assets General Fund (not extended)	136 40
Other assets	3,771 80
Totals	$125,810 32

VI. Liabilities.

Amount of claims admitted by Society	$23,100 00
Total amount of all liabilities	$23,100 00

VII. Miscellaneous.

Actions instituted by or against the Society during 1904.—One.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1904.

The Society's books were duly audited during 1904 monthly.

Names and post office addresses of the Auditors for 1904 were as follows: A. C. Neff, Toronto; W. A. Edwards, Hamilton.

No changes were made in the Constitution and Rules in 1904.

Amount of bond of Supreme Secretary, $10,000.00.

Number of members in Ontario 31st December, 1904, 7,738.

Number of certificate holders in Ontario 31st December, 1904, 5,105.

Amount of insurance in force in Ontario 31st December, 1904, $6,350,250.00.

Number of members in Ontario who died during 1904, 65.

Amount of death benefit claims paid to Ontario members during 1904, $91,529.14.

VIII. Cash Receipts.

Cash balance from 1903 (not extended) $57,239 66

Cash received during 1904:

	Supreme Body.	Grand Body.
Certificate fees	$ 184 00	21 00
Assessment fees	9,369 96	
Assessments (beneficiary)	112,071 61	5,459 86
Per capita tax and levies	2,626 17	4,668 64
Supplies sold	1,197 58	268 01
Charter fees		45 00
Interest and dividends	3,771 79	49 87
Guarantee premiums	24 89	
Sessional tax		716 30
All other sources	2,500 00	1,718 06
Total	$131,746 00	$12,946 74

IX. Cash Expenditure.

Cash paid during 1904 for:

(a) *Expenses of Management.*

	Supreme Body.	Grand Body.
Charter fees		42 00
Per capita tax or levies		1,975 60
Commission and organization expense	$ 5,251 10	2,603 25
Registration fees	25 00	
Interest	55 90	12 30
Expense annual or biennial meeting	1,056 30	643 10
Board fees	297 90	12 00
Supplies bought	971 05	181 73
Travelling expenses	42 90	89 20
Rent, light, heat and taxes	961 80	86 66
Managing officers' salaries and officers' and auditors' fees	3,180 00	1,086 66
Medical officers' salaries and expenses	377 05	234 98
Clerk hire	445 80	250 00
Official Journal	2,780 83	355 21
Printing (other than official journal), stationery and advertising	749 66	182 04
Postage, telegrams and express	440 25	
Guarantee premiums		7 50
Other management expenses detailed in memo.	1,616 86	182 49
Total expenses of management	$18,297 40	$7,944 72

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	106,083 17	
Funeral benefits		450 00
Sick benefits		3,734 00
Other expenditure	36,390 87	
Grand totals	$160,771 44	$12,128 72

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I. p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Richmond Street East, Toronto, Ontario.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Dr. T. S. Sproule, M.P., President ..... Markdale.
J. S. Leighton, Secretary ..... Toronto.
W. J. Parkhill, Treasurer ..... Midland.
Dr. J. Noble, Medical Referee ..... Toronto.
Dr. Beattie Nesbitt, M.P.P., Executive (Chairman) ..... Toronto.
John McMillan, Executive ..... Toronto.
John Hewitt, Executive ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	3,585	3,585,000 00
Add contracts taken during 1904, new or renewed	1,161	1,161,000 00
Gross number and amount of contracts on foot at any time during 1904	4,746	4,746,000 00
Deductions:		
Contracts matured in 1904	35	35,000 00
Contracts lapsed in 1904	478	478,000 00
Total deductions carried out	513	513,000 00
Net contracts on foot at 31st December, 1904	4,233	4,233,000 00

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1904, of 60,000.

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Primary Lodges.

V. ASSETS.

Cash in Secretary's hands	$ 163 11
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	8,235 89
Total assets	$8,399 00

VI. Liabilities.

Amount of claims supposed, reported or unadjusted	$11,000 00

VII. Miscellaneous.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1904, and were payable at the close of each and every month.

The Society's accounts were duly audited on January 12th, 1905.

The following books of record and account are kept for purposes of insurance certificates or benefits: Membership register, assessment register, death register, and cash book.

Names and post office addresses of the Auditors for 1904 were as follows: W. H. Stewart, Warwick; John H. Delamere, Minden.

No changes were, during 1904, made in the Constitution and rules of the Society in relation to insurance certificates or benefits.

Secretary's bond, $2,000; Treasurer's bond, $2,000.

Number of certificate holders in Ontario, 3,050.

Number of members in Ontario who died during 1904, 31.

Amount of death benefits paid to Ontario members during 1904, $31,000.00.

VIII. Cash Receipts.

Cash balance from 1903 (not extended)		$4,260 18
Cash received during 1904 from:		
Application fees	$ 3,532 00	
Dues	7,552 00	
Assessments	41,123 55	
Interest	119 90	
Other sources	18 50	
Total receipts		$52,345 95

IX. Cash Expenditure.

Cash paid during 1904 for:

(a) Expenses of Management.

Commission and organization expenses	6,095 25	
Law costs	200 00	
Registration fees	25 00	
Supplies bought	41 55	
Travelling expenses	88 15	
Rent, light, heat and taxes	308 50	
Salaries, officers' and auditors' fees	1,240 00	
Medical examiners' salary and expenses	2,267 50	
Clerk hire	1,143 00	
Printing, stationery, advertising and supplies	769 18	
Postage, telegrams and express	612 00	
Premium for guarantee	12 00	
Total expenses of management		$13,207 13

(b) Miscellaneous Expenditure.

Life insurance claims	35,000 00	
Total expenditure		$48,207 13

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I., p. 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING FEBRUARY, 28TH, 1905.

Head Office, 14 Berti Street, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James H. Scott, Grand Master .....Walkerton.
E. F. Clarke, M.P., Grand Treasurer .....Toronto.
William Lee, Grand Secretary ....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Primary Lodges with a membership of 23,000.

Number of members of the Society who died during 1904, 255.

Total amount of funeral benefits paid in 1904 in respect of deceased members, $891.00.

SICK BENEFITS.

Number of members who received sick benefits during 1904, 113.
Total amount of benefits paid in 1904 in respect of sick members, $1,702.45.
Number of weeks' sickness experienced in 1904, 416.
Amount paid for medical attendance during 1904, $2,753.94.

ASSETS.

Actual amount of cash on hand, 28th February, 1905	6 35
Cash on deposit, Bank of Toronto, Toronto $1,809 67	
Total ....$ 1,816 02	

LIABILITIES—NO INFORMATION.

MISCELLANEOUS.

The Society's accounts were audited March 5th, 1904, and 8th March, 1905, and names and addresses of the Auditors for 1904 and 1905, John Hewitt, Toronto; W. H. Taylor, Aurora.

CASH RECEIPTS.

Cash balance from 1903 (not extended) $1,470 87	
Cash received during 1904 from:	
Per capita tax and levies $2,216 10	
Interest and dividends	14 25
Total.....	2,230 35

CASH EXPENDITURE.

sh paid during 1904 for:

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Registration fee	25 00	
Expenses of annual meeting	7 50	
Travelling expenses	25 15	
Rent, light, heat and taxes	50 00	
Managing officers' salaries	680 00	
Official journal	252 00	
Printing, stationery and advertising	115 10	
Postage, telegrams and express	110 45	
Total expenses of management	$1,265 20	

(b) *Miscellaneous Expenditure.*

Per capita tax and levies other than for management	610 00	
Sick benefits		1,702 45
Funeral benefits		891 00
Medical attendance		2,753 94
Expenses other than foregoing, detailed in memo	10 00	
Total	$1,885 20	$ 5,347 39

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I. p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 407, Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd, June, 1877; incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

A. S. Robinson, Supreme Regent .....St. Louis, Mo.
Howard C. Wiggins, Supreme Vice-Regent .....Rome. N.Y.
W. O. Robson, Supreme Secretary .....Boston, Mass.
E. A. Skinner, Supreme Treasurer .....Westfield, N.Y.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than Endowments, or for Sick or Funeral Benefits in force 31st December, 1904, $680,848,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	283,089	653,319,000 00
Add contracts taken during 1904, new and renewed	35,980	54,228,500 00
Gross number and amount of contracts on foot at any time during 1904	319,069	707,547,500 00

	Number.	Amount.
ctions:		$ c.
Contracts matured in 1904	3,175	8,275,000 00
Contracts lapsed in 1904	10,535	16,187,500 00
Contracts surrendered in 1904	265	455,500 00
Contracts cancelled in 1904	11	31,500 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1904	.....	1,750,000 00
Total deductions extended	13,986	26,699,500 00
	13,986	26,699,500 00
Net contracts on foot at 31st December, 1904	305,083	680,848,000 00

Funeral and sick benefits are not undertaken by the Supreme Council.

V. ASSETS.

Cash value of real estate less incumbrances	$ 51,170 97
Cash value of bonds, etc.	1,975,038 30
Carried forward	$2,026,209 27

Brought forward $2,026,209 27

n on deposit to Society's credit, not drawn against, in the following banks:

W. & O. B. Fund.

1. Fourth National Bank, Atlanta, Ga.	$12,460 15
2. National Bank of the Republic, Boston	19,481 64
3. National Shawmut Bank, Boston	8,198 62
4. National Exchange Bank, Baltimore	10,334 69
5. Marine Nat. Bank, Buffalo	17,583 76
6. Mfrs'. & Traders' National Bank, Buffalo, N.Y.	17,608 33
7. Mechanics' Bank, Brooklyn	22,882 78
8. Peoples' Trust Company, Brooklyn, N.Y.	43,731 98
9. Central National Bank, Cleveland	22,630 06
10. Second National Bank. Cincinnati	12,682 80
11. First National Bank, Chicago	26,953 47
12. The Bankers' National Bank, Chicago	18,033 10
13. Commercial National Bank, Charlotte, N.C.	8,582 51
14. Commercial National Bank, Detroit	14,456 41
15. The Bank of Toronto, Montreal, Que.	16,751 57
16. First National Bank, Milwaukee	16,680 51
17. Hanover National Bank, New York	50,119 10
18. First National Bank, New York	49,703 49
19. National Bank of Commerce, New York	49,080 16
20. Garfield National Bank, New York	24,655 75
21. Corn Exchange Bank, New York	49,896 33
22. Mercantile National Bank, New York	29,184 91
23. First National Bank, Omaha, Neb.	12,931 12
24. Central National Bank, Philadelphia	25,086 62
25. Federal National Bank, Pittsburg, Pa.	14,505 29
26. Planters' National Bank, Richmond, Va.	11,781 60
27. First National Bank, St. Paul, Minn.	21,990 53
28. National Bank of Commerce, St. Louis	22,129 44
29. The Bank of Toronto, Toronto, Ont.	15,588 25
30. Broad Street National Bank, Trenton, N.J.	17,228 51
31. First National Bank, Utica, N.Y.	20,471 30
32. The National Bank of Westfield, N.Y.	9,802 29
Total	$713,207 07
Less outstanding orders	$250,282 78
Balance	$462,924 29

General Fund.

tional Shawmut Bank, Boston	$11,641 56
nufacturers' and Traders' National Bank, Buffalo	5,271 27
ntral National Bank, Cleveland	5,025 93
e Bankers' National Bank, Chicago	5,000 00
rfield National Bank, New York	14,855 20
deral National Bank, Pittsburg	6,079 69
tional Bank of Commerce, St. Louis	5,970 75

GENERAL FUND.—Continued.

Bank of Toronto, Toronto, Ont.	5,238 43	
First National Bank, Utica, N.Y.	5,058 84	
National Bank of Westfield, N.Y.	2,422 99	
Total	$66,564 66	
Less outstanding orders	$ 6,526 51	
Balance Jan. 1st, 1905		$60,038 15
Merchants' National Bank, Boston, and National Bank, Chicago		75,822 45
Bank of the Republic, Boston		3,500 00
National Bank of Westfield, N.Y.		3,000 00
Dues and assessments due and unpaid		666,431 15
Interest due and accrued on bonds Interest due and accrued on Bank Balances and deposits		25,020 41
Total assets of Life Insurance Fund (not extended)	$1,130,846 40	
Total assets of Emergency Fund	2,009,427 95	
Total assets of General and other Funds (not extended)	210,183 75	
All other assets		$27,512 39
Total assets		$3,350,458 10

VI. LIABILITIES.

Amount of claims admitted	$223,150 00
Amount of claims supposed or reported or unadjusted	668,500 00
Amount of claims resisted	8,000 00
All other liabilities	3,805 55
Additional resisted claims on account of persons not in good standing	17,000 00
Total liabilities	$920,455 55

VII. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society in Ontari during 1904.

Assessments for the purpose of life insurance certificates are made monthly Twelve assessments were made during the year 1904.

The accounts and books of the Society were audited for the year 1904 on Marcl 14th, and October 4th.

The books of record and account kept for purposes of insurance certificates o benefits are: registers of membership of each council, registers of benefit certificates registers of death, registers of suspension and withdrawals, etc., and the usual cas books, journals and ledgers.

Names and addresses of the auditors of accounts for 1904, Walter F. Irvine Norfolk, Va.; J. G. Lester, Covington, Ga.; Chas. J. Taylor, Baltimore, Md.

No changes were, during 1904, made in the organization and management of th Society.

No changes were, during 1904, made in the Constitution and Rules in relation t insurance certificates or benefits.

Amount of bond of Supreme Secretary, $10,000.00.

Amount of bond of Supreme Treasurer, $100,000.00.

Number of certificate holders in Ontario at 31st December, 1904, 3,760.

Amount of insurance in force in Ontario at 31st December, 1904, $9,073,000.00.

Number of members in Ontario who died in 1904, 71.

Amount of death benefits paid to Ontario members during 1904, $188,109.55.

VIII. Cash Receipts.

Cash balance from 1903 (not extended)		$768,633 31
Cash received during 1904 from:		
Dues	$ 233,210 90	
Assessments	7,868,396 06	
Fines	811 60	
Degrees and cards	3 00	
Supplies sold	7,219 47	
Interest and dividends	82,110 42	
All other sources	5,195 28	
Total cash receipts		$8,196,946 73

IX. Cash Expenditure.

Cash paid during 1904 for:

(a) *Expenses of Management.*

Instituting and assistance to Grand Councils	$ 32,649 11	
Extension of the Order	9,744 70	
Law costs	2,422 90	
Registration fees, Insurance Departments	558 84	
Investigating claims	1,525 65	
Expenses annual meeting	3,927 99	
Travelling expenses, official visits, etc.	21,283 65	
Rent, light, heat and taxes	4,132 52	
Salaries, officers' and auditors' fees	29,041 69	
Clerk hire	39,890 21	
Official journal	12,395 95	
Printing, stationery and advertising	13,278 24	
Postage, telegrams and express	9,495 63	
Other management expenses	20,991 44	
Total expenses of management		$201,338 52

(b) *Miscellaneous Expenditure.*

Life insurance claims	8,155,449 72	
Expenditure other than foregoing	3,506 91	
Total expenditure		$8,360,295 15

THE SUPREME TENT OF THE KNIGHTS OF THE MACCABEES OF THE WORLD.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 527 Huron Avenue, Port Huron, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto

Organized 1st September, 1883, incorporated in State of Michigan 11th September 1885. Re-incorporated August 31st, 1894, and November 7th, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Daniel P. Markey, Supreme Commander .....Port Huron..
L. E. Sisler, Supreme Record Keeper .....Port Huron.
J. B. McDannell, Trustee ....Buffalo.
James F. Downer, Supreme Trustee .....Chicago.
H. E. Blaney, Trustee ....Pittsburg, Pa.
Milo Meredith, Trustee ....Wabash, Ind.
R. B. Anderson, Trustee ....St. Louis, Mo.
S. W. Trusler, Trustee ....Camlachie, Ont.
R. E. Moss, Trustee ....Port Huron, Mich.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—No information.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	341,304	429,829,826 67
Add contracts taken during 1904, new or renewed	50,369	51,236,750 00
Gross number and amount of contracts on foot at any time during 1904	391,673	481,066,576 67
Deductions:		
Contracts matured in 1904	2,265	3,122,710 58
Contracts lapsed in 1904	67,032	68,092,395 93
Total reductions extended	69,297	71,215,102 51
Net contracts on foot at 31st December, 1904	322,376	409,851,474 16

III. FUNERAL BENEFITS.

Total membership of Sick and Funeral Branch at 31st December, 1904, was 16,654
Number of members died during 1904, 67.
Total amount of Funeral Benefits paid during 1904, $3,350.

IV. Sick Benefits.

Number of members who received sick benefits in 1904, 3,661.

Total amount of benefits paid, $82,204 84.

Number of weeks' sickness experienced, 14,888.

Total amount of cash standing to credit of Benefit Fund, 31st December, 1904, $137,673.34.

V. Assets.

Cash value of real estate		$ 87,707 72
Bonds, etc.		3,389,269 83
Actual cash on hand 31st December, 1904		1,003 44
Cash on deposit to the Society's credit, not drawn against, in banks		425,192 13
Rents due		190 00
Dues and assessments called, but not yet payable		359,056 27
Interest due and accrued		41,735 18
Total assets Insurance Fund (not extended)	$398,323 65	
Total assets Sick and Funeral Fund	24,040 78	
Total assets General Fund	58,383 70	
Total assets Reserve Fund	3,389,269 83	
Deficit of late Supreme Finance Keeper		54,552 56
Total assets		$4,358,707 13

VI. Liabilities.

Amount of claims in process of adjustment	$186,902 00
Amount of claims resisted	40,385 57
Amount of other liabilities	34,885 78
Total liabilities	$262,173 35

VII. Miscellaneous.

Actions or poceedings instituted or prosecuted by or against the Society in 1904. No information.

Assessments were made monthly in 1904.

Twelve assessments were made during the year 1904 and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of each month by the Supreme Auditors.

Names and addresses of the Auditors for 1904:

Supreme Auditors: J. W. Replogle, Goshen, Ind.; J. E. Dewey, Buffalo, N.Y.; M. G. Raub, Bradford, Pa.

Certain changes were made in the organization or management during the year 1904 in relation to Insurance Certificates or Benefits.

Bond of Supreme Secretary, $75,000.00.

Registers are kept for purposes of Life Insurance and Benefits.

Number of certificate holders in Ontario, 31st December, 1904, 15,626.

Amount of insurance in force at 31st December, 1904, $17,401,785.73.

Number of members in Ontario who died during 1904, 104.

Amount of death benefits paid to Ontario members during 1904, $123,350.00.

Amount of disability benefits paid to Ontario members during 1904, $15,334.04.

Amount of Endowment Benefit paid to members during 1904, $15,228.60.

VIII. Cash Receipts.

Cash balances from 1903 (not extended)	$3,256,156 29
Cash received during 1904:	
Assessments	$4,512,183 75
Application fees	25,140 29
Per capita tax	3,132 20
Rent	2,229 75
Interest	107,545 27
All other sources	425 00
	$4,650,656 20

IX. Cash Expenditure.

(a) *Expenses of Management.*

Percentage paid Great Camps	$147,352 73
Commission and organization expenses	107,430 94
Law costs	16,818 42
Registration fees	1,085 90
Expenses Supreme Camp's meeting	43,982 58
Medical Examiner's salary and expenses	4,004 40
Supplies bought	20,173 55
Travelling expenses	12,703 33
Rent, light, heat and taxes	1,383 55
Officers' salaries, auditors' and medical examiners' fees	22,233 33
Clerk hire	42,351 33
Printing official journal	30,824 00
Printing, stationery, etc.	8,993 90
Postage, telegrams and express	13,384 33
Other management expenses	3,323 80
Total expenses of management	$476,046 33

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	3,222,654 00
Funeral benefits	3,350 00
Sick and accident benefits	82,204 80
Total disability benefits	162,757 40
Payments returned to members	2,074 20
Total expenditure	$3,949,086 83

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office of the Society, 108 *LaSalle Street, Chicago, Ill.*

Chief Agent and Attorney for Ontario, C. Boudreault, 164 Church St., Ottawa.

Organized 24th May, 1883, and incorporated under laws of the State of Illinois, 24th May, 1883.

The Executive officers of the Society at the 31st December, 1904, were as follows:

Thomas H. Cannon, High Chief Ranger .....Chicago
J. B. Gendreau, High Vice Chief Ranger .....Coaticook, Que.
Thos. F. McDonald, High Secretary .....Chicago.
Jno. A. Limback, High Treasurer ..... Cedar Rapids, Ia.
J. P. Smyth, High Medical Examiner .....Chicago.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1904.—None.
Amount covered by Contracts other than Endowments, or for Sick or Funeral Benefits, $120,564,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.
(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1903			112,608	120,274,400 00
Add contracts taken during 1904, new or renewed			10,547	10,646,500 00
Gross number and amount of contracts on foot at any time during 1904			123,155	130,920,900 00
Deductions:		$ c.		
Contracts matured in 1904	942	1,016,450 00		
Contracts suspended in 1904				
Contracts cancelled in 1904	7,947	9,339,950 00		
Contracts resigned in 1904				
Total deductions extended	8,889	10,356,400 00	8,889	10,356,400 00
Net contracts on foot at 31st December, 1904			114,266	120,564,500 00

IV. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits being matters of option with Subordinate Courts, no reports of same are made to the High Court.

V. Assets.

Bonds, debentures, etc	$743,932 99
Amount of cash in hands of Provincial Treasurer of Quebec	5,000 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:	
Cedar Rapids National Bank, Cedar Rapids	44,727 73
Citizens' National Bank, Cedar Rapids	13,743 76
Security Savings Bank, Cedar Rapids	6,895 84
Dues and assessments due and unpaid	44,745 42
Interest	760 87
Amount of all other assets	4,595 00
Total assets	$864,401 61

VI. Liabilities.

Amount of claims supposed or reported	$123,593 33
Amount of other liabilities	4,801 26
Total liabilities	$128,394 59

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1904 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1904.

The Society's books were audited February and August, 1904.

Books kept by Society: Rosters, endowment register books, ledgers, journal, cash books and death register.

Names and post office addresses of the Auditors for 1904 were as follows: L. A. Jones & Co., Chicago.

No changes were made during 1904 in the constitution or rules of the Society.
ciety in relation to insurance certificates.

Certain changes were made during 1904 in the constitution or rules of the Society.

Bond of Supreme Secretary, $5,000.

Bond of Supreme Treasurer, $150,000.

Number of certificate holders in Ontario 31st December, 1904, 7,572.

Amount of insurance in force in Ontario at 31st December, 1904, $8,072,000.

Number of members in Ontario who died during 1904, 54.

Amount of death benefits paid to Ontario members during 1904, $55,500.00.

VIII. Cash Receipts.

Cash balance from 1903—No information.	
Cash received during 1904 from:	
Assessments	$1,246,973 83
Charter fees and supplies sold	25,284 18
Per capita tax and levies	55,596 19
Interest	20,922 91
All other sources	1,230 72
Total receipts	$1,350,007 83

IX. Cash Expenditure.

(a) *Expenses of Management.*

Interest	$ 1,400 75
Organization expenses	10,609 80
Law costs	1,056 69
Registration fees, insurance departments	691 70
Governing bodies	6,195 50
Guarantee of Subordinate Officers	3,009 91
Supplies bought	7,606 12
Rent, light, heat	3,056 32
Salaries, officers' and auditors' fees	8,440 70
Clerk hire	15,708 31
Official journal	14,822 68
Printing, stationery, advertising	2,657 07
Postage, telegrams and express, telephone	4,034 94
Premium for guarantee of officers	776 00
Other management expenses	167 85
Total expenses of management	$80,225 34

(b) *Miscellaneous Expenditure.*

Life insurance claims	996,840 00
Other expenses	20,604 92
Total expenditure	$1,097,670 26

THE SUPREME LODGE KNIGHTS OF PYTHIAS OF THE WORLD.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office of Supreme Lodge, Nashville, Tenn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 59 Grosvenor St., Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, June 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario for the 31st December, 1904, were as follows:

W. C. Macdonald, Grand Chancellor ..... Toronto.
G. A. Burdick, Grand Vice Chancellor ..... London.
Alex. Coulter, Grand Keeper of Record and Seal ..... Toronto.
John Burns, Grand Master of Exchequer ..... Hamilton.
C. V. Campbell, Grand Prelate ..... Sault Ste. Marie.
E. A. Horton, Past Grand Chancellor ..... St. Thomas.

MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

SUPREME LODGE.	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	63,561	105,736,000 00
Add contracts taken during 1904	12,248	14,375,500 00
Gross number and amount of contracts on foot at any time during 1904	75,809	120,111,500 00
Deductions:	Number.	Amount.
		$ c.
Contracts matured in 1904	820	1,546,500 00
Contracts lapsed	6,786	8,778,000 00
Total deductions	7,606	10,324,500 00
Net contracts on foot 31st December, 1904	68,203	109,787,000 00

In Ontario, 184.
No. of deaths, 14.
Benefits paid, $2,000.00.

CASH RECEIPTS.

Fees	$819 91
Interest	41,786 00
Monthly payments	2,009,082 26
Sale of U. S. Bonds	186,812 50
Refunds	1,946 04
Sale of State Bonds	68,250 50
Income from investments	41,786 00
Other sources	79 10
Total receipts	$2,310,947 36

Cash Expenditure.

Life insurance claims	$1,649,127 04
Printing, supplies and office expenses	67,511 79
Adjustment of claims	5,851 35
Annulled certificates refunded	1,017 99
Medical examinations	22,927 85
Organization, etc.	171,402 81
Expenses of former investments	47,740 65
Supreme Lodge	105 08
Lexington Hotel	49,610 62
Total expenditure	$2,015,295 18
Balance, receipts over expenditure, 1904	$ 295,652 18
Balance on hand 31st December, 1903	775,631 64
Balance on hand 31st December, 1904	$1,071,283 82
Deposit as follows:	
First National Bank, Chicago	$102,187 53
Bonds and securities	969,096 29
	$1,071,283 82

GRAND LODGE.

Funeral Benefits.

Funeral Benefits are undertaken by the Subordinate bodies, with a total membership of 1,840 at 31st December, 1904.

Number of members of the Society who died during 1904, 14; Funeral Benefits amounting to $900 were paid.

Sick Benefits.

Number of members who received sick benefits during 1904, 68.

Amount of benefits paid during 1904 in respect of sick members, $2,432 20.

Number of weeks' sickness experienced in 1904, 398.

Amount paid for medical attendance during 1904, $1,064.51.

Amount cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1904, $19,105.73.

Assets.

	Grand Body.	Subordinate Bodies.
In bank at 31st December, 1904	$ 632 93	$24,057 64
Total assets	632 93	24,057 64

Liabilities.

Aggregate amount of all liabilities (subordinate lodges)	$ 567 69

MISCELLANEOUS.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month.

The books of the Society were audited on 11th July, 1904.

Books kept by the Society are as follows: Numerical statements, lodge receipts, lodge expenses, financial statements.

Names and addresses of Audiors: A. R. Whyte, Hamilton, and W. F. Daniel, Toronto.

CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balance from 1903 (not extended) Grand Body, $200.96; Subordinate Bodies, $21,843.62.		
Cash received during 1904 from:		
Initiation fees		$3,601 00
Dues		10,357 11
Per capita tax	$1,974 00	
Assessments		200 00
Degrees and cards		41 50
Charter fees	130 00	
Supplies sold	363 20	9 70
Rent	38 88	633 90
Interest		581 05
All other sources		913 06
Total receipts	$2,506 08	$16,337 32

CASH EXPENDITURE.

Cash paid during 1904 for:

(a) *Expenses of Management.*

Per capita tax and levies	$ 94 62	$1,787 00
Organization	50 00	
Registration fee	25 00	
Expenses of annual meeting	505 25	
Supplies bought	173 40	401 87
Rent, light, heat and taxes	18 00	1,828 00
Travelling expenses	391 21	
Salaries, officers' and auditors' fees	350 00	585 86
Clerk hire	13 50	
Official Journal	101 20	
Printing, stationery and advertising	163 53	401 28
Postage, telegrams and express	83 40	217 78
Premiums for guarantee	5 00	
Other management expenses	100 00	
Total expenses of management	$2,074 11	$5,221 79

(b) *Miscellaneous Expenditure.*

Funeral benefits		390 00
Benefits to widows and orphans		510 00
Sick benefits		2,432 20
Medical attendance		1,064 51
Gratuities to distressed members		434 00
Other expenditures		3,742 59
Total expenditure	$2,074 11	$13,795 09

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File 1, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1904.

Head Office 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers for the year ending 30th November, 1904, were as follows:

Thos. McQuillan, President ..... Toronto.
H. Goodman, 1st Vice-President ..... Toronto.
L. Howard, 2nd Vice-President ..... Toronto.
J. C. Black, Treasurer ..... Toronto.
Jas. Sargant, Secretary ..... Toronto.

III. SICK BENEFITS.—No Official Sick Fund.

IV.—FUNERAL BENEFITS.—None.

V. ASSETS.

Real estate	$ 35,000 00
Mortgages	15,495 00
Cash value of shares, bonds, debentures, etc.	393,411 79
Cash on deposit not drawn against in Dominion Bank, Toronto	6,560 69
All other assets	1,000 00
Total assets	$451,467 48

VI.—LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions were instituted against the Association during 1904.

No assessments are made.

The Society's books were duly audited on December 2nd, 1904.

Books of record or account kept for the purpose of Insurance Contracts or Benefits, Mortuary Benefit Book.

Names and post office addresses of the Auditors for 1904 were as follows: W. H. Cross, Toronto; Henry Barber, Toronto.

No changes were, during year ending 30th November, 1904, made in the Constitution in relation to Insurance Certificates or Benefits.

Bond for Secretary, $3,000.

Bond for Treasurer, None.

Number of members, 6,832.

Number of members who died in 1904, 62.

Amount of benefits paid during the year, $38,022.50.

Cash Receipts.

Cash received during 1904:	
Travelling certificates	$63,740 00
Honorary certificates	4,580 00
Duplicate certificates	180 00
Interest and dividends	16,035 76
Rents	1,628 00
Investments paid off	2,073 07
Total receipts	$88,236 83

Cash Expenditure.

Amount paid during 1904:

(a) Expenses of Management.

Commission expenses	$880 66
Law costs	203 00
Travelling expenses	67 75
Light, heat and taxes	839 58
Managing officers' salaries	2,375 00
Clerk hire	545 00
Printing and advertising	900 42
Postage and stationery	609 99
Other managing expenses	2,675 28
Total	$9,096 68

(b) Miscellaneous Expenditure.

Life insurance claims	38,022 50
Investments	41,211 40
Total expenditure	$88,330 58

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

(Returns Book, p. 366.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Masonic Temple, Richmond Street, London, Ont.

Organized 3rd October, 1885, incorporated 4th November, 1885.

The Executive officers of the Society at the 31st December, 1904, were as follows:

Albert E. Barbour, Pesident .....London.
Alfred Robinson, Secretary .....London.
F. H. Crabb, Treasurer .....London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by Contracts other than for Endowments, or for Sick or Funeral Benefits in force 31st December, 1904, $585,225.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	765	585,225 00
Add contracts taken during 1904, new or renewed	69	52,785 00
Gross number and amount of contracts an foot at any time during 1904	834	638,010 00
Deductions:	Number.	Amount.
		$ c.
Contracts matured in 1904	12	9,180 00
Contracts lapsed in 1904	57	43,605 00
Total deductions	69	52,785 00
Net contracts on foot 31st December, 1904	765	585,225 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Bonds, debentures, securities	$ 5,900 00
Cash on deposit to Society's credit, not drawn against, in the following banks:	
Dominion Savings and Investment Society, London	6,472 46
Total assets	$12,372 46

VI. LIABILITIES.

Amount of claims admitted by the Society, $765.00.

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1904.

Assessments are made every two months, or oftener if necessary, and were payable on the 1st of January, March, May, July, September, October, and November.

Seven assessments were made during 1904.

The books of the Society were audited twice during 1904, viz: 9th June and 7th December.

The books kept for purposes of insurance certificates or benefits are: register, cash book, receipt book, ledger.

Names and post office addresses of the Auditors for 1904 were as follows: John Overell and E. J. Dawson, London, Ont.

No changes were made in the organization or management of the Society during 1904.

No changes were made during 1904 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Grand Secretary, $1,000.

Amount of bond of Grand Treasurer.—None.

Membership.—All in Ontario.

VIII. Cash Receipts.

Cash balance from 1903 (not extended)	$7,038.13
Cash received during 1904 from:	
Application fees	70 00
Dues	783 00
Assessments	8,370 85
Interest and dividends	485 44
Total cash receipts	$9,709 29

IX. Cash Expenditure.

(a) *Expenses of Management.*

Commission, etc.	$14 00
Registration fees	10 00
Rent, light, heat and taxes	75 00
Salaries, officers' and auditors' fees	580 00
Clerk hire	100 00
Printing, stationery and advertising	134 21
Postage, telegrams and express	171 75
Premium for guarantee of lodge officers	10 00
Total expenses of management	$1,094 96

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	9,180 00
Grand total expenditure	$10,274 96

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, John Chamard, Ottawa; amount of deposit $5,000.

Incorporated 28th day of December, 1876.

The Executive officers of the Society at the 31st December, 1904, were as follows:

Alfred Lambert, President .....Montreal.
J. V. Desaulniers, 1st Vice-President .....Montreal.
L. Gravel, 2nd Vice-President .....Montreal.
Germain Beaulieu, Secretary .....Montreal.
Henri Roy, Treasurer .....Montreal.

MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	19,712	19,260,900 00
Add contracts taken during 1904, new or renewed	4,488	3,852,500 00
Gross number and amount of contracts on foot at any time during 1904	24,200	23,113,400 00

Deductions:	Number.	Amount.		
		$		
Contracts matured in 1904	167	161,100		
Contracts lapsed in 1904	1,013	919,000		
Contracts reduced in 1904		12,500		
Total deductions extended	1,180	1,092,600	1,180	1,092,600 00
Net contracts on foot at 31st December, 1904			23,020	$22,020,800 00

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body.
There were paid in 1904 sick benefits to 3,983 members.
Amount paid for sick benefits, $67,475.79.
The number of weeks' sickness experienced in 1904 was 16,870.
Total amount standing to the credit of the fund at 31st December, 1904, $28,467.53.

V. ASSETS.

	Supreme Body.
Mortgages on real estate	$254,957 83
Bonds, debentures, securities	227,738 92
Actual cash on hand (other than in bank) held by the Treasurer	2,068 66
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que., Ontario deposit	5,000 00
Hochelaga Bank, Montreal, Que.,	59,219 14

Nationale Bank, Montreal, Que.		2,337 67
Provinciale Bank		3,707 99
Dues and assessments, due and unpaid		29,358 18
Interest		2,774 84
Bills receivable		316 72
Life insurance fund (not extended)	$524,180 37	
Sick Benefit Fund (not extended)	28,467 53	
Special Fund (not extended)	93 51	
General funds (not extended)	2,605 52	
All other assets		7,500 00
Total		$594,979 95

VI. Liabilities.

Amount of claims admitted by Society	$2,000 00
Amount of claims supposed or reported	6,500 00
Total liabilities	$8,500 00

VII. Miscellaneous.

One action was instituted by the Society during 1904.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1904, and were payable the first Tuesday of every month.

The Society's accounts were duly audited monthly and annually.

The following books of record and account are kept: Ledger, Register, Record and Report Books.

Names and post office addresses of the Auditors for 1904 were as follows: T. G. Bertrand and W. Lawrance, Montreal, Quebec.

Certain changes were, during 1904, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Supreme Treasurer, $10,000.

Number of certificate holders in Ontario at 31st December, 1904, 922.

Amount of Insurance in force in Ontario 31st Dec., 1904, $855,500.

Number of members in Ontario died during 1904, 11.

Amount of death benefits paid to Ontario members during 1904, $10,600.00.

Amount of disability benefits paid to Ontario members during 1904, $2,769.33.

VIII. Cash Receipts.

	Supreme Body.
Cash balances from 1903 (not extended)	$55,268.64
Cash received during 1904:	
Application fees	836 15
Dues	27,165 87
Assessments	302,926 54
Degrees and cards	1,171 45
Supplies sold, badges, etc.	443 03
Medical examinations	1,239 75
Interest	20,941 37
All other sources (annuities)	11,774 36
Total cash receipts	$366,198 52

IX. Cash Expenditure.

Cash paid during 1904:

(a) *Expenses of Management.*

	Supreme Body.
Annual celebration	$ 805 85
Commission and organization expenses	4,785 83
Law costs	552 80
Registration fees	204 00
Expenses of annual meeting	7,662 30
Supplies bought	1,499 97
Taxes, rent, light, and heat	1,022 39
Salaries, officers' and auditors' fees	5,749 70
Medical Examiner's salary and expenses	1,545 50
Clerk hire	4,238 21
Official journal	3,035 25
Printing, stationery and advertising	2,040 37
Postage, telegrams and express	1,141 93
Premiums for guarantee of officers	433 30
Miscellaneous	1,045 43
Total expenses of management	$35,762 83

(b) *Miscellaneous Expenditure.*

Life insurance claims	170,600 00
Sick benefits	67,475 79
Advanced payments returned to rejected applicants	7 83
Total disability benefits	1,000 00
Total expenditure	$274,846 45

THE ST. JOSEPH UNION SOCIETY OF THE CITY OF OTTAWA.

(File I, p. 115.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863, incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Oliver Durocher, President .....Ottawa.
F. R. E. Campeau, Director-General .....Ottawa.
Alfred Dostaler, Secretary .....Ottawa.
A. E. Brunet, Comptroller .....Ottawa.
L. A. E. St. Pierre, Treasurer .....Ottawa.

MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1903			4,389	7,345,040 00
Add contracts taken during 1904, new or renewed			4,599	3,847,960 00
Gross number and amount of contracts on foot at any time during 1904			12,988	11,193,000 00
	Number.	Amount.		
		$ c.		
Deductions:				
Contracts matured in 1904	46	37,978 67		
Lapsed	1,300	1,123,439 97		
Cancelled	3	2,700 00		
Add amount of certificate reduced during 1904		3,150 00		
Total deductions extended	1,349	1,167,268 64	1,349	1,167,268 64
Net contracts on foot at 31st December, 1904			11,639	10,025,731 36

Number of certificate holders in good standing, 11,522.
Number of certificates temporarily suspended, 117.

FUNERAL BENEFITS.

No special fund for Funeral Benefits. They are paid out of General Fund.
Number of members' wives deceased in 1904, 55.
Amount paid in respect of deceased wives of members, $4,800.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received sick benefits during 1904, 1,227.
Amount of sick benefits paid, $32,629.83.
Number of weeks' sickness experienced during 1904, 7,263.
Amount paid for medical attendance, none.

Assets.

Cash value of real estate, less incumbrances		$7,600 00
Bonds, debentures, etc.		86,777 53
Cash in Treasurer's hands		915 97
Cash on deposit to the Society's credit in the following chartered banks:		
Le Banque Nationale, Ottawa		31,115 52
Interest due		1,881 20
Dues and assessments due and unpaid		2,061 85
Reserve fund (not extended)	$26,320 26	
Guarantee fund	53,361 21	
General fund	43,738 67	
All other assets		3,852 05
Total assets		134,204 12

Liabilities.

Amount of claims admitted	$5,484 08
Other liabilities	5,299 90
Total liabilities	$10,783 98

Miscellaneous.

No actions were instituted against the Society during 1904.

Assessments are made monthly.

Twelve assessments were made during 1904. Payable 1st of every month.

No changes were made in the organization and management of the Society during 1904.

The accounts were audited monthly.

The books of record kept are: Journal, Ledger, Card System, Policy Register, Death Register and Cash Book.

Names and addresses of auditors: J. N. Rattey and J. F. H. Laperriere, Ottawa.

Amount of Treasurer's bond, $1,000.

Number of members in Ontario 31st December, 1904, 4,443.

Amount of insurance in force in Ontario at 31st December, 1904, $3,828,977.40.

Number of members in Ontario who died in 1904, 22.

Amount of death benefits paid to Ontario members in 1904, $17,188.77.

Amount of disability benefits paid, none.

Cash Receipts.

Cash balance from 1903 (not extended)	$10,023 07	
Initiation fees		$6,495 50
Assessments		162,979 30
Degrees and cards		5,268 15
Supplies sold		561 95
Rent		270 00
Interest and dividends		3,306 94
All other sources (detailed in memo)		480 82
Total receipts		$179,362 66

Cash Expenditure.

(a) Expenses of Management.

Commission	$23,803 35
Registration fee	25 00
Supplies bought	790 25
Expenses of biennial meeting	2,428 00
Travelling expenses	818 39
Rent, light, heat and taxes	455 95
Officers' salaries	4,047 67
Medical examiner's salary and expenses	10,380 32
Clerk hire	2,858 02
Official journal	2,201 69
Printing, stationery and advertising	1,290 26
Postage, telegrams and express	1,036 36
Premiums for guarantee of lodge officers	121 05
Other expenses	134 50
Total expenses of management	$50,391 01

(b) Miscellaneous Expenditure.

Life insurance claims	40,807 00
Sick benefits	32,659 83
Members' wives benefits	4,800 00
Expenses other than the foregoing (detailed in memo)	3,146 43
Total expenditure	$131,814 27

THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, St. James Street, Montreal.

Head Office in Ontario: the Office of the Bank of British North America, King Street, Hamilton, Ontario.

Chief Agent for Ontario: John James Morrison, Esq., Manager Bank of British North America, Hamilton, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Fund at the 31st December, 1904, were as follows:

Henry Stikeman, President	Montreal, Que.
Alfred G. Wallis, Vice-President	London, England.
A. E. Ellis, Trustee	Montreal, Que.
Robert Inglis, Trustee	Toronto, Ont.
James Elmsley, Trustee	Montreal, Que.
H. B. Mackenzie, Trustee	Montreal, Que.
F. M. Spry, Secretary-Treasurer	Montreal, Que.

SICK AND FUNERAL BENEFITS.—None.

ASSETS.

Cash on deposit to credit of Fund, not drawn against, in the following chartered Bank:	
Bank of British North America, Montreal, Que.	$122,306 72
Total assets	$122,306 72

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1904 on the 14th October

Books of record and account kept of the Fund are as follows: Cash Book, Journal, Ledger, Subscriptions and Fees Books, Annuity Book, Record of Births and Deaths.

Names and post office addresses of the Auditors for 1904 were as follows: O. R. Rowley, and G. H. Winter, Bank of B. N. A., Montreal, Que.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$108,488 93	
Cash received during 1904 from:		
Interest		$5,778 36
Subscriptions from married members, and fees from unmarried members		5,858 86
Donations from Bank		5,497 00
Total receipts		$17,134 22

CASH EXPENDITURE.

Cash paid during 1904 for:

(*a*) *Expenses of Management.*

Registration fee	$3 00
Law costs	1 50
	$4 50

(*b*) *Miscellaneous Expenditure.*

Benefits to widows and orphans	3,311 93
Total expenditure	$3,316 43

TORONTO TYPOGRAPHICAL UNION, No. 91

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

E. M. Meehan, President ..... Toronto.
James Simpson, Vice-President ..... Toronto.
E. J. How, Treasurer ..... Toronto.
John Chinn, Cor. Secretary ..... Toronto.
Thos. C. Vodden, Financial Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by this Society, the total membership of which is 750.

Number of members who died during 1904, 7.

Amount of Funeral Benefits paid in 1904, $840.00.

Total cash standing to credit of Sick and Funeral Fund, 31st December, 1904, $2,579.34.

SICK BENEFITS.

Number of members who received Sick Benefits in 1904, 42.

Amount of Sick Benefits paid in 1904, $808.00.

Number of weeks' sickness experienced in 1904, 202.

ASSETS.

Sick and Funeral Fund (Merchants Bank)	$2,579 34

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1904 in April, July, October, 1904; and January, 1905.

Names and addresses of Auditors for 1904 were as follows: A. E. Knight, G. A. Martin and W. Mœbus.

Books kept for the purposes of Benefit Fund: Treasurer and Financial Secretary's Ledgers, Secretary's Cash Book.

No changes were made in the rules relating to Sick Benefits.

Amount of bond of Secretary, $400.

Amount of bond of Treasurer, $400.

CASH RECEIPTS.

Cash balance for 1903 (not extended)	$2,721 29	
Dues		$939 05
Interest		82 00
Other sources		490 00
Total receipts		$1,511 05

CASH EXPENDITURE.

(a) Expenses of Management.

All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits	$808 00
Funeral benefits ($490 paid by International)	840 00
All other expenditure	5 00
Total expenditure	$1,653 00

OTTAWA TYPOGRAPHICAL UNION, No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

P. M. Draper, President ..... Ottawa.
Chas. St. Jacques, Vice-President ..... Ottawa.
James Watters, Secretary-Treasurer ..... Ottawa.
Hiel Bowen, Recording Secretary ..... Ottawa.
A. S. Morris, Corresponding Secretary ..... Ottawa.
Jos. Lauthier, Chairman Sick Relief Fund ..... Ottawa.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Local Union.
Total membership of Local Union, 306.
Two members of the Society died in 1904.
Total amount of Funeral Benefits paid, $440.

SICK BENEFITS.

Sick Benefits are undertaken by the Local Body.
Number of members of the Society who received Sick Benefits during 1904, 20.
Total amount of benefits paid in 1904, $384.
Number of weeks' sickness experienced in 1904, 96.
Total amount of cash standing to credit of Sick Fund, $802.05.

ASSETS.

Cash on deposit in Bank of Ottawa	$802 05

LIABILITIES.—None.

MISCELLANEOUS.

Proceedings instituted by or against the Society in 1904. No information.

When were the Society's accounts audited? July, 1904, and January, 1905.

Names and addresses of the Auditors for 1904 were: L. C. Pothier and I. Dionne, both of Ottawa.

No changes were made in the organization or management of the Society during 1904.

Amount of Treasurer's bond, $200.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$822 10	
Dues		$2,154 40
Assessments		440 00
Interest		40 00
Total receipts		$2,634 40

CASH EXPENDITURE.

(a) Expenses of Management.

Per capita tax	$1,378 40
Registration fee	3 00
Annual Meeting	150 00
Supplies bought	2 15
Rent, heat and taxes	28 00
Officers' salaries	135 30
Printing, etc.	25 00
	$1,720 35

(b) Miscellaneous Expenditure.

Funeral Benefits	440 00
Sick Benefits	384 00
Total	$2,544 35

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Yonge and Melinda Streets.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

J. J. Kennedy, President .....Toronto.
Ed. M. Meehan, Vice-President .....Toronto.
Thomas Jeffery, Secretary-Treasurer .....Toronto.
W. S. Thomson, Trustee .....Toronto.
W. Emmerton, Trustee .....Toronto.
H. Stevenson, Trustee .....Toronto.
C. F. Kinsey, Trustee .....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 73.
No members died during 1904. Amount of Funeral Benefit paid, nil.
Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1904, $1,158.59.

SICK BENEFITS.

Number of members who received Sick Benefits in 1904, 8.
The total amount of benefits paid in 1904 was $262.50.
Number of weeks' sickness experienced in 1904, 56.
The total amount paid for medical fees, none.

ASSETS.

Actual amount of cash on hand 31st December, 1904	$893 89
Caradian Bank of Commerce	264 70
Total	$1,158 59

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for the purposes of life insurance are made weekly.
The Society's accounts were audited 30th March, 1904.
The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book.
The names and post office addresses of the auditors for 1904 were: J. A. Horner and J. A. Masterson, *The Globe*.
During 1904 certain changes were made in the Constitution and Rules in relation to Sick or Funeral Benefits.
Amount of bond of Secretary-Treasurer, $300.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$1,023 28	
Cash received during 1904 from:		
Initiation fees		50
Dues		261 30
Interest and dividends		229 78
Total		$491 58

CASH EXPENDITURE.

Cash paid during 1904 for:

(a) Expenses of Management.

Registration fee	3 00
Rent, light, heat and taxes	4 00
Managing officers' salaries, etc.	75 00
Premiums for guarantee of lodge officers	3 00
Postage, etc.	2 50
Supplies bought	3 77
Total expenses of management	$91 27

(b) Miscellaneous Expenditure.

Sick benefits	265 00
Grand totals	$356 27

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 29-33 Richmond Street West, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

H. H. Phillips, President ..... Toronto.
E. Randall, Vice-President ..... Toronto.
H. Balson, Secretary-Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 135.
No members of the Society died during 1904.
Amount of Funeral Benefits paid in 1004, nil.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1904, 23.
Amount of Benefits paid in 1904, $276.
Number of weeks' sickness experienced in 1904, 69.
Balance to credit of fund, $884.70.

ASSETS.

Cash in Imperial Bank	$884 70
Total	$884 70

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1904.
The accounts of the Society were audited 3rd January, 1905.
The books of account kept by the Society are: Cash Book and Record Book.
Names and addresses of Auditors of accounts for 1904: S. J. White and Thos. H. Durham, Toronto.
Assessments are made weekly and are payable each Saturday.
No changes were, during 1904, made in the Constitution and Rules in relation to insurance certificates.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$533 15	
Application fees		$11 37
Dues		323 65
Interest		15 95
Total receipts		$350 97

Cash Expenditure.

(a) Expenses of Management.

Registration fee	$3 00
Salaries	30 00
Printing, etc.	2 60
Sundries	12 00
Total expenses of management	$47 60

(b) Miscellaneous Expenditure.

Sick benefits	276 00
Total expenditure	$323 60

SANCTUARY ROBIN HOOD, No. 5693, ANCIENT ORDER OF SHEPHERDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 96 Gould Street, Toronto.

Organized 7th February, 1873; incorporated 8th June, 1896.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

J. R. Aylett, Pastor ..... Toronto.
W. Isaac, Sub Pastor ..... Toronto.
W. H. Langstone, Treasurer ..... Toronto.
W. H. Henley, Scribe ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 28.
No member died during 1904.
Number of members' wives died in 1904, 1.
Amount paid for Funeral Benefits, $25.

SICK BENEFITS.

Five members received Sick Benefits during 1904 amounting to $124.99.
Number of weeks' sickness experienced during 1904, 48 1/6.
Amount paid for medical attendance during 1904, $12.
Total amount of cash standing to credit of fund 31st December, 1904, $771.43.

ASSETS.

Actual cash on hand 31st December, 1904	$38 93
Deposited in Home Savings Society, Toronto	790 53
Total assets	$829 46

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited July 19th, 1904, January, 1905.

The following books of account are kept: Record of Sickness and Death, Cash Book and Ledger.

The names and post office addresses of the Auditors for 1904: J. W. Haynes, W. Lightfoot and H. Butcher, all of Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$828 48	
Cash received during 1904 from:		
Dues		$171 62
Interest and dividends		26 70
Total receipts		$198 32

CASH EXPENDITURE.

Cash paid during 1904 for:

(a) Expenses of Management.

Law costs	$1 00
Registration fee	3 00
Fire insurance	3 20
Rent, light, heat and taxes	12 00
Managing officers' salaries, etc.	12 50
Postage, telegrams and express	3 65
	$35 35

(b) Miscellaneous Expenditure.

Sick benefits	124 99
Medical attendance	12 00
Funeral benefits	25 00
	$197 34

UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 16 *Vine Street, Toronto, Ont.*

Organized 27th May, 1869, and incorporated in Ontario 4th July, 1894.

The Executive officers of the Society at the 31st December, 1904, were as follows:

P. Farley, President ..... Toronto.
J. Pamphilon, Financial Secretary ..... Toronto.
R. Thornton, Treasurer ..... Toronto.
R. Haberstock, Recording Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 358.
Number of members of the Society who died during 1904, 2.
Total amount of Funeral Benefits paid during 1904, $600.00.
Number of members' wives died during 1904, 1.
Amount of Funeral Benefits paid, $40.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits during 1904, 78, amounting to $1,389.15.

Number of weeks' sickness experienced during 1904, 278.

ASSETS.

Cash in Treasurer's hands	$59 08
Cash on deposit to Society's credit, not drawn against in the Home Savings and Loan Co.	5,206 25
Total	$5,265 33

LIABILITIES.—None.

MISCELLANEOUS.

The books and accounts were audited monthly during 1904.
Names of Auditors: J. McCarthy, R. Walsh and J. Slidders, all of Toronto.

Cash Receipts.

Cash balance from 1903 (not extended)		$3,888.69
Cash received during 1904 from:		
Initiation fees	$ 102 00	
Dues	4,997 60	
Assessments	177 60	
Fines	8 85	
Supplies sold	20	
Interest and dividends	105 43	
All other sources	422 10	
Total receipts		$5,813 78

Cash Expenditure.

Cash paid during 1904 for:

(a) *Expenses of Management*

Per capita tax for management	$ 276 48	
Registration fee	3 00	
Supplies	16	
Rent, fuel, light, and taxes	95 10	
Salaries, officers' and auditors' fees	650 35	
Printing, stationery and advertising	386 25	
Postage, telegrams and express	37 30	
Total expense of management		$1,448 64

(b) *Miscellaneous Expenditure.*

Per capita tax other than for management	290 50	
Funeral benefits	640 00	
Out of work benefits	94 00	
Sick benefits	1,389 15	
Loans to travelling members	494 10	
Other expenses	80 75	
		$4,437 14

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

Annual Statement for the Year Ending 31st December, 1904.

Head Office, Hamilton, Ont.

The Executive officers of the Society at the 31st December, 1904, were as follows:

A. Lafrance, President ....Hamilton.
Thomas O'Dowd, Financial Secretary ....Hamilton.
Fred Hough, Treasurer ....Hamilton.

Funeral Benefits.

Funeral Benefits are undertaken by the Union; membership, 194.
Number of members who died in 1904, 1.
Funeral Benefits paid in respect of deceased members, $50.00.
Number of members' wives deceased in 1904, nil; Funeral Benefits paid, none.

Sick Benefits.

Sick Benefits are undertaken by the Society.
Number of members of the Society who received Sick Benefits during 1904, 78.
Total amount Sick Benefits paid during 1904, $858.75.
Number of weeks' sickness experienced in 1904, 171 2-3 weeks.
Amount of cash to credit of Sick and Funeral Benefit Fund at 31st December, 1904, $3,697.93.

Assets.

Cash in Treasurer's hands	$ 37 93
Cash in Bank of Hamilton	3,660 00
Total	$3,697 93

Liabilities.—None.

Miscellaneous.

The Society's accounts were audited quarterly during 1904.
The books kept are day book and ledger.
Names and post office addresses of the Auditors for 1904, Jos. Burns, Jno. Canary, and Paul Wyrtz, Hamilton.

Cash Receipts.

Cash balance from 1903 (not extended)	$2,770 40	
Cash received during 1904 from:		
Initiation fees		$56 50
Dues		2,521 50
Assessments		208 83
Fines		7 25
All other sources		265 90
Total receipts		$ 3,059 98

Cash Expenditure.

Cash paid during 1904:

(a) *Expenses of Management.*

Managing officers' salaries and officers' and auditors' fees	$592 90
Rent	40 00
Postage	54 71
Other expenses	457 59
Total expenses of management	$1,145 20

(b) *Miscellaneous Expenditure.*

Sick benefits	858 75
Funeral benefits	50 00
Gratuities to distressed members	78 50
Total expenditure	$2,132 45

UNION No. 59 (BRANTFORD) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Greenwich Street, Brantford.

Organized 15th March, 1886, and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

W. J. Springle.... .....Brantford.
A. Crandall, Treasurer .....Brantford.
F. Mather, Secretary .....Brantford.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. No members died during 1904, and amount of benefits paid was nil.

SICK BENEFITS.

Number of weeks' sickness experienced in 1904, None.
Number of members who received Sick Benefits during 1904, None.
Total amount of benefits paid in 1904, None.

ASSETS.

Cash on hand 31st December, 1904	$4 76
Cash on deposit in Royal Loan and Savings Co.	304 53
Total	$309 29

LIABILITIES.—None.

MISCELLANEOUS.

No regular assessments are made. No assessment was made during 1904.

The Society's accounts for 1904 were audited monthly.

The following books of record and account are kept: Day book, ledger, membership books, registration book.

The names and post office addresses of the auditors for 1904: A. Crandall, E. Storey and Chas. Maxwell.

No changes were made in 1904 in the organization or management of the Society or in relation to benefits.

Cash Receipts.

Cash balance from 1903 (not extended)		$280 93
Initiation fees	$29 50	
Dues	233 35	
Assessments	9 00	
Interest and dividends	7 50	
All other sources	24 80	
Total receipts		$304 15

Cash Expenditure.

Cash paid during 1904:

(a) *Expenses of Management.*

Per capita tax	$ 6 73
Law costs	25
Registration fee	3 00
Rent, light, heat and taxes	17 00
Managing officers' salaries, auditors' fees	32 02
Printing, stationery and advertising	32 23
Postage, telegrams and express	4 11
	$95 34

(b) *Miscellaneous Expenditure.*

Per capita tax	154 00
All other expenditure	26 45
Grand totals	$275 79

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

W. A. Collins, President ....Toronto.
A. G. Pearce, Vice-President ....Toronto.
Arthur J. Bennett, Secretary ....Toronto.
Samuel Greggs, Treasurer ....Toronto.
C. Ellingsworth, Trustee ....Toronto.
J. Brown, Trustee ....Toronto.
J. Reeves, Trustee ....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1904, 104.
Number of members who died during 1904, 9.
Amount paid for Funeral Benefits, $400.00.

ASSETS.

Cash in Treasurer's hands	$3 20
Cash on deposit to Society's credit, not drawn against in the following chartered banks:	
Bank of Commerce, Toronto	1,478 24
Interest due and accrued	43 20
Other assets	368 00
Total assets	$1,892 64

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made, monthly payments being required.
The following books of record are kept: Minute Book, Cash Book, and Ledger.
The accounts are audited quarterly.
Names and addresses of auditors for 1904 were as follows: J. Brown, and R. McGuinn, Toronto.

Cash Receipts.

Cash balance from 1903 (not extended)	$1,549.83	
Application fees		$9 30
Initiation fees		38 00
Dues		300 40
Honorary members		108 20
Interest and dividends		43 20
Supplies sold		14 50
Other sources		30 15
Total		$543 75

Cash Expenditure.

(a) *Expenses of Management.*

Commission	$10 60
Salaries, officers' and auditors' fees	67 50
Registration fee	3 00
Printing	18 50
Rent, light, etc.	24 00
Postage, etc.	8 70
Supplies bought	2 29
Other expenditure	15 25
Total expenses of management	$149 84

(b) *Miscellaneous Expenditure.*

Funeral benefits	400 00
Gratuities to distressed members	58 00
Total expenditure	$607 84

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Foresters' Hall, James Street N., Hamiltan, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Wm. Devine, President ....Hamilton.
John Dow, Treasurer ....Hamilton.
John Gardner, Secretary ....Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1904, 66.
Four members died during 1904, and $320 was paid as Funeral Benefits

SICK BENEFITS.—None.

ASSETS.

Cash on hand	$9 33
Cash deposited with the Provident and Loan Society	606 48
Total assets	$615 81

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited on July 23rd, 1904.
Names and post office addresses of the Auditors for 1904, John A. Savage, and Wm. A. Knowles, Hamilton.

RECEIPTS.

Cash balance from 1903 (not extended)	$634.44	
Initiation receipts		$12 00
Dues		261 10
Interest		20 03
All other sources detailed in memo.		200 00
Total receipts		$493 13

Cash Expenditure.

(a) Expenses of Management.

Registration fees	$6 00
Commission	70 00
Salaries	19 80
Supplies bought	8 30
Rent	16 00
Postage and travelling expenses	3 86
Other management expenses (detailed in memo)	80
Total management expenses	$124 76

(b) Miscellaneous Payments.

Funeral benefits	320 00
Medical attendance	67 00
Total expenditure	$511 76

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

Annual Statement for the Year Ending 31st December, 1904.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Edwin Goodman, President .....St. Catharines.
William F. Clarke, Vice-President .....Grimsby.
Levi Yale, Secretary-Treasurer .....St. Catharines.

Movement in Insurance Certificates.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	111	11,100 00
Add contracts taken during 1904, new or renewed	7	700 00
Gross number and amount of contracts on foot at any one time during 1904	118	11,800 00
	Number.	Amount.
		$ c.
Contracts matured in 1904	3	300 00
Total deductions extended	3	300 00
Net contracts on foot at 31st December, 1904	115	11,500 00

Assets.

Cash on deposit in Security Loan and Savings Co., St. Catharines $230 36

Liabilities.—None.

Miscellaneous.

Assessments for the purpose of life insurance certificates are made when found necessary.

Two assessments was made during 1904, payable May 17th and October 9th, 1904.

The accounts of the Society were audited on the 10th February, 1904.

Books of record or account kept for purposes of insurance certificates are: Cash book and journal, ledger, membership roll and list of beneficiaries.

Names and post office addresses of Auditors for 1904, W. A. Mittleberger, St Catharines, and Wm. McIntosh, St. Catharines.

Cash Receipts.

Cash balance from 1903 (not extended)	$252.14	
Cash received during 1904 from:		
Assessments		$421 00
Interest and dividends		7 22
Total receipts		$428 22

Cash Expenditure.

Cash paid during 1904 for:

(*a*) *Expenses of Management.*

Commission	$40 90
Registration fee	3 00
Printing, stationery and advertising	9 50
Postage, telegrams and express	3 75
Total expenses of management	$57 15

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	300 00
Total expenditure	$357 15

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Richmond Hall, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893, re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

J. H. Pickles, President .....Toronto.
G. Coney, Financial Secretary .....Toronto.
J. W. Williamson, Treasurer .....Toronto.
J. W. Griffin, Cor. Secretary .....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the International Body. Membership of local body, 980.

Number of members who died during 1904, 8.

Amount of Funeral Benefits paid in respect of deceased members, $400.

SICK BENEFITS.

Sick Benefits are undertaken by the Society, with a membership of 935.

Number of members who received Sick Benefits during 1904, 29.

Total amount of Benefits paid in 1904 in respect of sick members, $304.48.

Number of weeks' sickness experienced in 1904, 108 5/7.

Amount paid for medical attendance during 1904, $139.37.

Amount standing to credit of Sick Benefit Fund 31st December, 1904, $731.39.

ASSETS.

Cash in Bank of Commerce 31st December	$731 39
Cash shares	1,100 00
Total	$1,831 39

LIABILITIES.—None.

MISCELLANEOUS.

Dues are paid monthly.

The Society's books were audited for 1904 31st December, 1904.

Names and addresses of auditors for 1904 were as follows: W. A. Douglas, B.A., Toronto.

No changes were made during 1904 in the Constitution and Rules in relation to

CASH RECEIPTS.

Cash balance 31st December, 1903	$855.99	
Assessments		$319 25
Other sources		400 00
Total receipts		$719 25

CASH EXPENDITURE.

All expenses of management are paid from the General Fund.

(b) Miscellaneous Expenditure.

Funeral Benefits (Paid by International)	$400 00
Sick Benefits	304 48
Medical attendance	139 37
Total expenditure	$843 85

THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Davenport.

Organized 2nd day of July, 1890; incorporated in Ontario 10th day of March, 1897.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

C. Stevens, President ..... Davenport.
J. Hill, Vice-President ..... Davenport.
C. Oakley, Secretary ..... Toronto.
S. M. Gray, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 1,120.

Eight members died during 1904 and Funeral Benefits amounting to $240 were paid.

SICK BENEFITS.

Number of members who received Sick Benefits during 1904, 175.

Total amount of Sick Benefits paid during 1904, $2,248.08.

Number of weeks' sickness experienced during 1904, 562.

Amount paid for medical attendance during 1904, $1,166.25.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1904. $1,293.08.

ASSETS.

Actual cash on hand 31st December, 1904	$480 96
Actual cash in Canadian Bank of Commerce	1,493 84
	$1,974 80

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1904.

The books of the Society were duly audited December 31st, 1904.

The following books of record are kept: Secretary's Cash Book, Treasurer's Cash Book.

Names and addresses of Auditors of accounts of 1904: J. V. Phipps and J. Crapper, Toronto.

No changes were made during 1904 in the Constitution and Rules in relation to Benefits.

Amount of bond of Secretary, $300.

Amount of bond of Treasurer, $1,000.

Cash Receipts.

Cash balance from 1903 (not extended)	$1,649 69	
Cash received during 1904 from:		
Assessments		$3,657 70
Interest		46 20
Other sources		12 30
Total		$3,716 20

Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1904 for:	
Registration fee and law costs	$10 00
Officers' salaries, etc,	268 00
Annual meeting	7 50
Printing	7 50
Postage	4 78
Guarantee Bonds	13 00
Other expenditure	76 70
Expenses of management	$387 48

(b) Miscellaneous Expenditure.

Funeral benefits	240 00
Sick Benefits	2,248 08
Medical attendance	1,167 25
Gratuities to distressed members	30 00
Grand totals	$4,072 81

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 137 *Duchess Street, Toronto, Ont.*

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Wesley Pascoe, President .....Toronto.
John J. Moran, Secretary, 326 Wilton Ave. .....Toronto.
Louis Dubois, Treasurer .....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 124.
Number of members who died during 1904, none.
Amount paid for Funeral Benefits during 1904, none.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members of the Society who received Sick Benefits during 1904, 39.
Amount paid for Sick Benefits during 1904, $573.12.
Number of weeks' sickness experienced in 1904, 111.
Amount paid for medical attendance, $52.50.
Total amount to credit of Sick Benefit Fund, $134.78.

ASSETS.

Cash on hand	$134 78
Total	$134 78

LIABILITIES.—None.

MISCELLANEOUS.

Fifty-two assessments were made during 1904, payable weekly.
The Society's accounts were audited December, 1904.
Names and addresses of the Auditors of accounts for 1904: Milton Green and L. J. Lefebvre, Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$187 62	
Cash received during 1904:		
Dues		$549 13
Doctors' fees		52 50
Total receipts		$601 63

Cash Expenditure.

Cash paid during 1904 for:

(a) Expenses of Management.

Registration fee	$3 00
Salaries of Officers	24 00
Law costs	50
Total expenses of management	27 50

(b) Miscellaneous Expenditure.

Sick benefits	573 12
Medical attendance	52 50
Refund	1 35
Total expenditure	$654 47

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 117 King Street West, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Ferris Breen, President ..... Toronto Junction.
David Thompson, Vice-President ..... Toronto.
Wm. Ray, Treasurer ..... Toronto.
A. Linton, Secretary ..... Toronto.

DIRECTORS.

R. Burbidge ..... Toronto.
G. Grundler ..... Toronto.
H. Libby ..... Toronto.
J. Chubb ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1904, 140.
Two members died in 1904.
Funeral Benefits were paid in 1904 amounting to $100.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members of the Society who received Sick Benefits during 1904, 15.
Amount of Sick Benefits paid during 1904, $521.
Number of weeks' sickness experienced in 1904, 87.
Total amount to credit of General Fund from which all claims are paid, $199.26.

ASSETS.

Balance to credit of Sick and Funeral Funds (Home Savings & Loan Co.).:.	$199 26

MISCELLANEOUS.

Dues are collected monthly.

The Society's accounts for 1904 were audited on the 17th February, 1905.

No changes were made during 1904 in the organization and management or the Constitution and Rules of the Society in relation to Benefits.

Cash Receipts.

Cash balance from 1903 (not extended)	$70 06	
Cash received during 1904:		
Assessments		$678 20
Total receipts		$678 20

Cash Expenditure.

Cash paid during 1904 for:

(a) Expenses of Management.

Registration fee	$3 00
Salaries, officers' and auditors' fees	25 00
Total expenses of management	$28 00

(b) Miscellaneous Expenditure.

Sick benefits	521 00
Funeral benefits	100 00
Total expenditure	$649 00

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 48 Yonge Street, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

John Blackhall, President, Dominion Express .....Toronto.
F. W. Branscombe, Secretary-Treasurer ....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Association. Membership, 304.
Number members died during 1904, 4.
Amount of Funeral Benefits paid, $200.
Cash standing to credit of Funeral Benefit Fund, $97.10.

SICK BENEFITS.

Sick Benefits are undertaken by the Association.
Number of members who received Sick Benefits in 1904, 65.
Total amount of Sick Benefits paid in 1904, $1,501.10.
Number of weeks' sickness experienced during 1904, 250.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1904, $2,358.90.

ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit	$2,358 90
Cash in Dominion Bank, Toronto, Funeral Benefit Fund	97 10
Total assets	$2,456 00

LIABILITIES.—None

MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1904

The Society's books were duly audited on January 6th, 1905.

The following books of record and account are kept for the purpose of Sick Benefits: Ledger, Index Book and Bank Book.

The names and post office addresses of the Auditors for 1904 were as follows: W. H. Plant and F. M. Hall, Toronto.

Amount of bond of Secretary-Treasurer, $500.

Cash Receipts.

Amount of cash on hand 31st December, 1903	$2,279 35	
Cash received during 1904 from:		
Application fees		$23 50
Dues, Sick		1,759 00
Assessments		142 25
Interest		57 90
Total receipts		$1,982 65

Cash Expenditure.

Cash paid during 1904 for:

(a) Expenses of Management.

Registration	$3 00
Salaries, officers' and auditors' fees	50 00
Printing, stationery and advertising	45 90
Guarantee for Secretary-Treasurer	5 00
Postage	1 00
Total expenses of management	$104 90

(b) Miscellaneous Expenditure.

Funeral benefits	200 00
Sick benefits	1,501 10
Total expenditure	$1,806 00

BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto, Ont.

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

W. Mepham, President .....Toronto.
J. Seymour, Treasurer .....Toronto.
R. J. Patterson, Financial-Secretary .....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 83.
Number of members who died during 1904, 2.
Amount of Funeral Benefits paid in respect of deceased members, $198.

SICK BENEFITS.

Number of members who received Sick Benefits during 1904, 7.
Amount of Sick Benefits paid during 1904, $124.50.
Number of weeks' sickness experienced during 1904, 34.
Amount paid for medical attendance during 1904, $61.80.
Total cash standing to credit of Sick Benefit Fund at 31st December, 1904, $572.27.

ASSETS.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:	
Home Savings & Loan Co., Toronto....	$567 86
Cash on hand	4 41
Total assets	$572 27

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in December, 1904.

Names and addresses of the Auditors of accounts of 1904: J. L. Cosgrove, C. A. Snyder and J. Daley, all of Toronto.

No changes were, during 1904, made in the organization and management or in

Cash Receipts.

Cash balance from 1903 (not extended)	$465 73	
Cash received during 1904 from:		
Application fees, initiation fees		$110 00
Dues		463 61
Interest		17 23
Other sources		1 25
Total receipts		$592 09

Cash Expenditure.

(a) Expenses of Management.

Registration fee	$3 00
Supplies bought	53 10
Rent	18 00
Postage	1 65
Total management expenses	$75 75

(b) Miscellaneous Expenditure.

Funeral benefits	198 00
Sick benefits	124 50
Medical attendance	61 80
Other expenditure	22 50
Total expenditure	$482 55

WM. & J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 2 Church Street, Toronto.

Organized 1883; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Wm McLean, President ..... Toronto.
W. White, Vice-President ..... Toronto.
J. G. Greey, Treasurer ..... Toronto.
Arthur C. Quinn, Secretary ..... Toronto.

SICK BENEFITS.

Number of members in the Society at 31st December, 1904, 120.
Number of members who received Sick Benefits during 1904, 42.
Total amount of Sick Benefits paid during 1904, $506.92.
Number of weeks' sickness experienced during 1904. 131.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1904, $138.50.

ASSETS.

Cash in Imperial Bank, Toronto	$138 50

LIABILITIES.—None.

MISCELLANEOUS.

Number of members who died during 1904, none.
Assessments are made for the purpose of benefits monthly.
Fifteen such assessments were made during the year 1904.
The Society's books were duly audited in January, April, June and October.
The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.
Names and post office addresses of the Auditors for 1904 were as follows:
J. H. Watts and A. Pearce, Toronto.

CASH RECEIPTS.

Cash balance form 1903 (not extended)	$21.07	
Assessments		$529 94
Interest		1 16
Donations		100 00
Total		$631 10

CASH EXPENDITURE.

Registration fee	$3 00
Salaries	3 75
Total management expenses	$6 75
Sick benefits	506 92

BERTRAM ENGINE WORKS COMPANY MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Corner Bathurst and Niagara Streets, Toronto, Ont.

Incorporated 21st December, 1900.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Chas. Hall, President ....Toronto.
A. Reid, Vice-President ....Toronto.
H. O. Morris, Secretary ....Toronto.
D. T. Montgomery, Treasurer ....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with the total membership of 117.
Number of members who died during 1904, 1.
Amount paid for Funeral Benefits during 1904, $50.00.
Total amount to the credit of the Sick and Funeral Benefit Fund, $168.61.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members of the Society who received Sick Benefits during 1904, 41.
Amount paid for Sick Benefits during 1904, $383.65.
Number of weeks' sickness experienced in 1904, 97 1-7
Amount paid for medical attendance, $216.70.

ASSETS

In Treasurer's hands	$4 19
Bank of Toronto	164 42
Total	$168 61

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made weekly. Fifty-two such assessments were made during 1904.
The Society's accounts were audited in August, 1904, and January 20th, 1905.
Names and addresses of the Auditors of 1904. A. Reid, W. Carroll and L. May, Toronto.
The books of record or account kept are: Secretary's and Treasurer's cash-books: membership roll-book, minute-book, and Secretary's pay-cheque book.
No changes were made during 1904 in the organization or management and in the Constitution or Rules of the Society.
Amount of Bond of Treasurer, $300.00.

Cash Receipts.

Cash balance from 1903	$138.96	
Cash received during 1904 from:		
Assessments		$698 75
		$698 75

Cash Expenditure.

Cash paid during 1904 for:

(a) *Expenses of Management.*

Registration fee	$3 00
Salaries	10 00
Meeting and travelling	3 50
Bond	2 25
Total expense of management	$18 75

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick Benefits	383 65
Medical attendance	216 70
Total expenditure	$669 10

KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Woodstock, Ontario.

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

F. Much, President ..... Woodstock.
L. Rogers, Vice-President ..... Woodstock.
W. E. Gould, Secretary-Treasurer ..... Woodstock.
A. Starr,
F. Carter,
C. Trant
C. Bond,
W. Goc
H. R. Gould, } Board of Management. ..... Woodstock.

FUNERAL BENEFITS.

Number of members who died during 1904, none
Amount of Funeral Benfiets paid during 1904, none.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1904, 11.
Number of weeks' sickness experienced during 1904, 18 5-6.
Amount paid in respect of sick members during 1904, $54.50.
Amount paid for medical attendance, $96.25.
Total amount of cash standing to credit of fund at 31st December, 1904, $253.61.

ASSETS.

Balance Imperial Bank at Woodstock	

CASH RECEIPTS.

Balance from last term	
Dues and asesssments	$246 90
Interest	4 22
Donation	82 00
Total receipts	$333 12

CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration	$3 00
Supplies	8 90
Total expenses of management	$11 90

(b) *Miscellaneous Expenditure.*

Sick benefits	54 50
Medical officers' salary	96 25
Total expenditure	$258 90

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Brantford.

Incorporated in Ontario August 19th, 1899.

The Executive Officers of the Association at 31st December, 1904, were as follows.

Frank Cockshutt, Hon. President ..... Brantford.
Harry Cockshutt, President ..... Brantford.
Arthur Ames, First Vice-President ..... Brantford.
A. E. Balne, Second Vice-President ..... Brantford.
David Richardson, Secretary ..... Brantford.
Peter M. Yule, Treasurer ..... Brantford.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 275.

Two members died during 1904, and Funeral Benefits were paid amounting to $80.

Total cash standing to credit of Funeral Benefit fund at 31st December, 1904, $187.12.

SICK BENEFITS.

Sick Benefits are undertaken by Society. Sixty-one members received Sick Benefits during 1904, amounting to $860.85.

Number of weeks' sickness experienced in 1904, 228.

Total amount of cash standing to credit of Sick Benefit Fund 31st December, 1904, $187.12.

MISCELLANEOUS.

The Society's accounts were audited January 24th, 1905.

The books of record kept, are as follows: Assessment book, Financial detail book, Cash book, Minute book.

Names and post office addresses of the Auditors of accounts of 1904, Chas. Bowery and Herbert Chittenden, Brantford.

No changes were made in regard to Sick Benefits during 1904.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$185.18	
Assessments		$986 05
All other sources		55 74
Total		$1,041 79

CASH EXPENDITURE.

Law costs	$1 00
Registration fee	3 00
Printing, stationery and advertising	10 00
Officers' salaries, etc.	35 00
Total	$49 00

(b) Miscellaneous Expenditure.

Funeral Benefits	80 00
Sick benefits	850 85
Gratuities (special)	60 00
Grand totals	$1,039 85

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 51 Howie Avenue, Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Edward J. Hopkings, President ..... Toronto.
Hector McNeill, Treasurer ..... Toronto.
Samuel Deans, Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a membership of 117.
Number of members who died during 1904, one.
Amount of Funeral Benefits paid during 1904, $25.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits in 1904, no information.
Amount of Benefits paid in 1904, $358.60.
Number of weeks' sickness experienced in 1904, 87.

ASSETS.

Total cash assets	$1,937 68

LIABILITIES.—No information.

MISCELLANEOUS.

The accounts of the Society were duly audited for the year 1904, January 1st, 1905.
Names and addresses of the Auditors for the year 1904, George Sink and Thomas Dowling, Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$1,454.23	
Cash received during 1904 from:		
Dues		$443 00
Application fees		18 75
All other sources		500 65
Total receipts		$962 40

CASH EXPENDITURE.

Cash paid during 1904 for:

(a) *Expenses of Management.*

Per capita tax	$ 10 00
Supplies bought	46 50
Rent	49 50
Managing officers' salaries and officers' and auditors' fees	46 00
Postage and express	4 35
Printing	21 55
Total expense of management	$177 90

(*b*) *Miscellaneous Expenditure.*

Funeral Benefits	52 40
Sick Benefits	358 60
Medical attendance	75 00
Other expenditure	50 00
Total expenditure	$713 90

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO, LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Incorporated 17th June, 1901.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Henry Hill, President .....Toronto.
F. H. Matthews, Vice-President .....Toronto.
J. M Ogilvie, Secretary-Treasurer .....Toronto.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Membership, 200.

Number of members who received Sick Benefits during 1904, 16.

Total amount of Sick Benefits paid during 1904, $364.40.

Number of weeks' sickness experienced during 1904, 83.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1904, $360.32.

ASSETS.

Cash in Treasurer's hands	$53 70
Cash in Standard Bank	306 62
	$360 32

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the first of each month. Nine such assessments were made during 1904.

The accounts of the Society were duly audited in September and December, 1904.

Names and addresses of Auditors for 1904, H. Shelley, J. G. Hallett, and T. Rushworth, Toronto.

Amount of bond of Secretary, $200.00.

RECEIPTS.

Cash balance from 1903 (not extended)	$315 08	
Dues		$406 00
Interest		8 14
Other sources		20 00
		$434 14

EXPENDITURE.

(a) *Expenses of Management.*

Registration fee	$3 00
Rent, etc.	2 00
Officers' salaries	17 50
Premiums for Guarantee	2 00
	$24 50

(b) *Miscellaneous Expenditure.*

Sick benefits	346 40
Total expenditure	$388 90

THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES' BENEFIT SOCIETY.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Woodstock, Ont.

Organized 1895; incorporated 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1904, were as follows.

Wm. Stalker, President ..... Woodstock.
David Copp, Vice-President..... ..... Woodstock
Thomas Milburn, Secretary .... Woodstock.
T. J. McBeath, Treasurer .... Woodstock.

FUNERAL BENEFITS.

Funeral Benefits have been discontinued by the Society, the membership of which, at 31st December, 1904, was 299.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Forty-seven members received Sick Benefits during 1904, amounting to $474.25.
Number of weeks' sickness experienced during 1904, 181.
Amount paid for medical attendance, $299.75.
Amount of cash standing to credit of the fund, $490.18.

ASSETS.

Cash on deposit to Society's credit not drawn against, in the Canadian Bank of Commerce, Woodstock	$190 18
Cash on deposit Oxford Permanent L. and B. Society, Woodstock	300 00
Total	$490 18

LIABILITIES.—NONE

MISCELLANEOUS.

No changes were made in the constitution and rules during the year 1904.

Books kept by the Society: Cash book, minute book and members' roll.

The books of the Society were audited 5th January, 1905. Names of Auditors, C. Babb, and Henry E. Karn.

RECEIPTS.

Cash balance from 1903 (not extended)	$472 59	
Assessments		$837 06
Interest		9 53
Total		$846 59

CASH EXPENDITURE.

(a) Expenses of Management.

Law costs	1 00
Registration fee	3 00
Expenses of annual meeting	6 85
Rent	5 00
Printing	4 15
Salary of Secretary	25 00
Total management expenses	$45 00

(b) Miscellaneous Expenditure.

Sick benefits	474 25
Medical attendance	299 75
Gratuities to distressed members	10 00
Total expenditure	$829 00

*Formerly The Anderson Furniture Company, Limited, Employees' Benefit Society.

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Jas. Hutchinson, President ..... Woodstock.
H. Greenaway, Vice-President ..... Woodstock.
D. S. McLeod, Treasurer ..... Woodstock.
D. Brown, Secretary. ..... Woodstock.

SICK BENEFITS.

Sick Benefits are undertaken by the Society, the membership of which is 221.
Number of members who received Sick Benefits during 1904, 78.
Total amount of benefits paid in 1904, $620.83.
Number of weeks' sickness experienced in 1904, 212½.
Total amount of cash standing to credit of Sick Benefit Fund, $298.29.

ASSETS.

Cash in Bank of Commerce, Woodstock	$298 29

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly and are payable 1st of each month. Twelve such assessments were made during 1904.

The Society's books were duly audited January, 1905.

The names and post office addresses of the auditors for 1904 were as follows: Thos. Armstrong and S. France, Woodstock.

No changes were made during 1904 in the organization, management or constitution and rules of the Society.

CASH RECEIPTS.

Cash balance from 1903	$317.01	
Cash received during 1904 from:		
Initiation fees		$128 00
Dues		499 35
Interest		9 06
All other sources		91 00

Cash Expenditure.

(a) *Expenses of Management.*

Law costs	$1 00
Registration fees	3 00
Supplies bought	11 15
Officers' and auditors' salaries	77 90
Clerk hire	10 00
Printing, stationery and advertising	6 00
Total expenses of management	$109 05

(b) *Miscellaneous Expenditure.*

Sick benefits	620 83
Other expenditure	16 25
Total expenditure	$746 13

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

F. E. Cooper, President .....Toronto.
Fred G. Butt, Secretary .....Toronto.
W. J. Faulkner, Treasurer .....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society; total membership at 31st December, 1904, 161.

Number of members who died during 1904, none.

Amount of Funeral Benefits paid during 1904, nil.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits during 1904, 21.

Amount paid for Sick Benefits during 1904, $254.50.

Number of weeks' sickness experienced in 1904, 84.

Total amount of cash standing to credit of Sick Benefit Fund, $100

ASSETS.

Cash on deposit in Imperial Bank, Toronto.	$100 00
Total assets	$100 00

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on December 20th, 1904.

Twelve assessments were made in 1904 payable second Tuesday each month.

The books of record are cash book and ledger.

Cash Receipts.

Cash balance from 1903 (not extended) ...$100.00	
Cash receipts for 1904 (Application fees, dues, initiation and assessment fees)	$484 00
Interest	8 15
Total	$492 15

Cash Expenditure.

(a) Expenses of Management.

Salaries, officers' and auditors' fees	$15 00
Registration fee	3 00
Printing etc.	4 75
Total expenses of management	$22 75

(b) Miscellaneous Expenditure.

Sick benefits	254 50
Divided as dividends	214 90
Total expenditure	$492 15

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Amherstburg, Ont.

Organized 14th May; incorporated in Ontario, 25th November, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows.

H. Reaume, President	Amherstburg.
Alex. Bertrand, Viee-President	Amherstburg.
John Burns, Financial Secretary	Amherstburg.
L. Bertrand, Recording Secretary	Amherstburg.
J. Reaume, Treasurer	Amherstburg.

SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits are undertaken by the Society. Members 36.
Number of members who received Sick Benefits in 1904, 5.
Total amount paid for Sick Benefits in 1904, $94 85.
Number of weeks' sickness experienced in 1904, 23.
Balance to credit of Fund 31st December, 1904, $62 85.

ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1904	$ 62 85
Total assets	$ 62 85

LIABILITIES.—No information.

MISCELLANEOUS.

The books of the Society were audited January 25th, 1904.
Names and addresses of Auditors for 1904, P. Reaume and A. Ambrie.

CASH RECEIPTS.

Dues	$ 99 25
Application fees	1 00
Total	$100 25

CASH EXPENDITURE.

(a) Expenses of Management.

Registration fee	$ 3 00
Rent, light, heat, taxes	15 00
Officers' Salaries	15 00
Other expenses	8 45
Total expenses of management	$ 41 45

(b) Miscellaneous Expenditure.

Sick Benefits	94 85
Total expenditure	$ 136 30

CANADA ATLANTIC RAILWAY EMPLOYEES' SICK AND DISABILITY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Ottawa, Ont.

Organized February, 1894; incorporated in Ontario 20th February, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows.

W. C. Ogilvie, President ..... Ottawa.
C. Horton, Vice-President ..... Ottawa.
D. S. Sawyer, Financial Secretary ..... Ottawa.
W. D. J. McEwen, Rec. Sec. 154 Florence ..... Ottawa.

FUNERAL BENEFITS.

Funeral Benefits have been discontinued by the Society.

SICK BENEFITS.

Sick Benefits are undertaken by the Society, with a membership of 61.
Number of members who received benefits in 1904, 21.
Amount of benefits paid in 1904 in respect to sick members, $170.50.
Number of weeks' sickness experienced in 1904, 56 5-6.
Amount paid for medical attention. None.

ASSETS.

Cash in Treasurer's hands	$ 63 59
Cash in Bank of Ottawa	176 55
Total	$240 14

LIABILITIES.—None.

MISCELLANEOUS.

The books of the Society were audited in January, 1905.

Names and post office addresses of the Auditors for 1904 were as follows: D. P. Braceland, H. Kingsland and W. Bumpass.

During 1904 no changes were made in the Constitution.

Cash Receipts.

Cash balance from 1903 (not extended)		$18 34
Cash received during 1904 from:		
Application fees		$ 2 50
Dues		158 50
Withdrawn from bank		60 00
Total receipts		$221 00

Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1904 for:	
Registration fee	$ 3 00
Supplies bought, etc	1 25
Postage	1 00
Total expenses of management	5 25

(b) Miscellaneous Expenditure.

Sick benefits	170 50
Total expenditure	175 75

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario 4th March, 1903.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Henry Bromley, President	Toronto.
J. R. Aylett, Vice-President	Toronto.
Arch. G. McLean, Secretary	Toronto.
J. L. Rouse, Treasurer	Toronto.

SICK BENEFITS.

The total membership of the Society at 31st December, 1904, was 31.
Sick Benefits are undertaken by the Society, eight members were sick.
Total amount of Benefits paid in 1904, in respect of sick members, $88.
Number of weeks' sickness experienced, 24.
Amount standing to credit of Sick Benefit Fund 31st December, 1904, $168 44.

ASSETS.

Cash in Home Savings and Loan Co., 31st December, 1904, $168 44

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited for 1904 on 31st December, 1904.
Names and addresses of auditors for 1904 were as follows: E. O. Cave and G. C. Flint, Toronto.

CASH RECEIPTS.

Cash balance, 31st December, 1903	$270 77	
Dues		$ 63 40
Interest		5 90
Other sources		4 00
		$ 73 30

CASH EXPENDITURE.

(a) Expenses of Management.

Registration fees	$ 3 00
Annual meeting	3 50
Salaries	10 00
Postage	15
Other management expenses	1 00
Total expenses of management	$ 17 65

(b) Miscellaneous Expenditure.

Sick benefits	88 00
Other expenditure	69 98
Total expenditure	$175 63

BRICKLAYERS' AND MASONS' UNION No. 1. OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, King Stret, Hamilton.

Organized 9th February, 1881, and incorporated in Ontario 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

R. Ailles, President ..... Hamilton
A. J. Seymour, Rec. and Cor. Secretary ..... Hamilton
Henry Robinson, Treasurer ..... Hamilton

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1904, was 155.

Number of members of the Society who died during 1904, 5.

Amount of benefits paid in respect of deceased members, $500.

SICK BENEFITS.

Sick Benefits have been discontinued.

ASSETS.—$1,193.38.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments of $1 are made at each death.

Five assessments were made during the year 1904.

The Society's books were audited during 1904 in the month of December.

Names and addresses of Auditors for 1904 were as follows: J. T. Laing and E. Buscombe.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$924 91	
Cash received during 1904 from:		
All sources		$1,134 82
Total receipts		$1,134 82

CASH EXPENDITURE.

Management expenditure	$351 85
Funeral Benefits	500 00
Medical attendance	14 50
	$866 35

THE UNITED DAUGHTERS OF CHATHAM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 65 Princess Street, Chatham.

Organized October, 1855; incorporated in Ontario 12th October, 1898.

The Executive Officers of the Society at the 31st December, 1904, were as follows.

Mary Ann Anderson, President ..... Chatham.
Amanda Dolman, Vice-President ..... Chatham.
Mary E. Anderson, Secretary ..... Chatham.
Rebecca Venerable, Treasurer ..... Chatham.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1904, 31.
Two members died during 1904, and Funeral Benefits were paid, amounting to $55.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members of the Society who received Sick Benefits during 1904, 8.
Total amount of benefits paid in 1904, $52 00.
Number of weeks' sickness experienced in 1904, 7.
Total amount of cash standing to credit of Sick Fund, $427.32.

ASSETS.

Cash on deposit in Bank of Montreal at Chatham	$400 00
Cash on hand	27 32
Total assets	$427 32

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made, monthly payments being required.

Society's books were duly audited June 13th and December 13th, 1904.

Names and addresses of Auditors for 1904 were as follows: Mary A. Anderson, Mary E. Anderson and R. Venerable.

Cash Receipts.

Cash balance from 1903 (not extended)	$6 81	
Dues		$ 64 01
Interest		66 48
Total		$130 49

Cash Expenditure.

(a) Expenses of Management.

Registration fee	$ 3 00
Postage, etc	24
Total expenses of management	$3 24

(b) Miscellaneous Expenditure.

Funeral benefits	55 00
Sick benefits	52 00
Total expenditure	$110 24

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA, HAMILTON, ONT.

Corporate Name: "Victoria Lodge, No. 7, I.O.G.S. and D. of S."

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, MacNab Street, N., Hamilton.

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Mary Hawkins, Presiding Daughter ..... Hamilton.
Henrietta Holland, Treasurer ..... Hamilton.
Annie Gwyder, Secretary ..... Hamilton.

FUNERAL BENEFITS.

Two members died during the year 1904 and $50 were paid in benefits.

SICK BENEFITS.

Sick Benefits are undertaken by the Society with a membership of 25.
Number of members who received Sick Benefits during 1904, 5.
Amount of Sick Benefits paid during 1904, $36.
Number of weeks' sickness experienced during 1904, 13.
Amount standing to credit of Sick and Funeral Benefit Fund $439.81.

ASSETS

LIABILITIES.—No information.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$118 97	
Application fees		$ 3 00
Dues		81 75
Total receipts		$ 84 75

CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1904 for:	
Registration fee	$ 3 00
Rent, light, heat and taxes	20 00
Salaries	2 25
Other expenditure	2 50
	$27 75

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	36 00
Total expenditure	$113 75

L'UNION ST. JEAN BAPTISTE, D'OTTAWA.

(Returns Book, p. 232).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers at the 31st December, 1904, were as follows:

Wilfred Blais, President ..... Hintonburg.
J. T. Lemay, Recording Secretary ..... Hull, Que.
J. N. Rattey, Treasurer ..... Ottawa.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which is 360.
Number of members of the Society who died in 1904, 3.
Total amount of Funeral Benefits paid in respect of deceased members was $1,200.
Number of members' wives deceased in 1904, noue.
Amount of Funeral Benefits paid in respect of deceased wives, nil.
Total cash standing to credit of Funeral Fund at 31st December, 1904, $3.259.60.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits in 1904, 50.
Amount of Sick Benefits paid in 1904, $907 65.
Number of weeks' sickness experienced in 1904, 226 6-7.
Total amount of cash standing to credit of Sick Benefit Fund at December 31st, 1904, $1,652 51.

ASSETS.

Cash on deposit in La Banque Nationale, Ottawa	$4,903 98
Actual cash on hand at 31st December, 1904	37 96
Dues and assessments due and unpaid	97 25
Other assets	669 83
Total assets	$5,709 02

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited monthly and annually.
The names and addresses of the Auditors for 1904 were as follows: Albert Chapman and Antoine Paquette, Ottawa.

Cash Receipts.

Cash balance from 1903 (not extended)	$3884 00	
Cash received during 1904 from:		
Initiation fees		$ 16 50
Dues		3,133 25
Interest and dividends		113 20
Other sources (detailed in memo.)		95 95
Total receipts		$3,358 90

Cash Expenditure.

(a) *Management Expenses.*

Cash paid during 1904:		
Registration fee		$ 3 00
Rent, light, heat and taxes		90 00
Managing officers' salary, etc.		116 90
Printing, stationery and advertising		5 00
Postage, telegrams and express		8 47
Supplies bought		1 31
Other expense (detailed in memo.)		62 75
Total expenditure for management		$ 287 43

(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	1,200 00
Sick benefits	907 65
Grand total	$2,395 08

THE GRAND LODGE OF THE SONS OF IRELAND PROTESTANT ASSOCIATION.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Robert Cauldwell, Grand President	Toronto.
Robert Dalzell, Grand Vice-President	Toronto.
Thomas Rooney, Grand Secretary	Toronto.
Robert Kerr, Grand Treasurer	Toronto

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1904, was 287.

Number of members who died during 1904, 3.

Total amount of Funeral Benefits paid during 1904, $400.

No members' wives died during 1904.

SICK BENEFITS.

Sick Benefits are undertaken by Subordinate Lodges.

Number of members sick during 1904, 11.

Amount of Sick Benefits paid in 1904, $234.05.

Number of weeks' sickness experienced in 1904, 82.

Amount paid for medical attendance during 1904, $273 44.

Total cash standing to credit of Sick Benefit Fund, $191 06.

ASSETS.

Cash 31st December, 1904, in Home Savings and Loan Co.	$856 80
Total assets	$856 80

LIABILITIES.—None.

MISCELLANEOUS.

Assesments are made quarterly.

Four assessments were made during the year 1904, payable March, June, September and December.

The Society's accounts were duly audited February 18th, 1905.

Books of record or account, kept for purposes of insurance certificates, are as follows: Day book, cash book and ledger.

Names and post office addresses of Auditors for 1904, Alex. Douglas and W. J. Dunlop, Toronto.

No changes were made in 1904 in the organization or management of the Society.

No changes were made in the Constitution and Rules in relation to benefits.

*Name changed by Order-in-Council 3rd May, 1905, to the "Sons and Daughters of Ireland Protestant Association."

Cash Receipts.

Cash balance from 1903 (not extended), Grand body, $807.42; Subordinate, $489.64.

	Grand. Body.	Subordinate. Bodies.
Cash received during 1904 from:		
Initiations		$ 26 00
Dues		1,046 35
Assessments	$391 35	
Per capital tax and levies	115 40	
Supplies sold	8 90	
Interest	43 70	3 21
Other sources	140 15	126 04
Total	$699 50	$1,201 60

Cash Expenditure.

(a) Expenses of Management.

	Grand. Body.	Subordinate. Bodies.
Cash paid during 1904 for:		
Per capita tax		$569 50
Registration fee	$ 3 00	
Expenses of annual meeting	32 65	
Supplies bought	1 75	14 09
Rent	4 50	133 70
Salaries	78 00	
Official journal	36 00	
Printing, advertising and stationery	6 99	40 11
Total expenses of management	$162 89	$757 40

(b) Miscellaneous Expenditure.

Funeral benefits	400 00	
Sick benefits		234 05
Medical attendance		273 44
Other expenditure	87 23	18 00
Grand total	$487 23	$1,372 89

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Cochrane Street, Port Perry.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James Worrell, Grand Master ....Picton.
Nicholas Ingram, Grand Secretary .....Port Perry.
E. H. Purdy, Grand Treasurer .....Port Perry.
Wm. M. Fitzgerald, President Orphanage Board .....Toronto.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1904, was 4,772.

Total number of members who died during 1904, 24.

Amount of Funeral Benefits paid in respect of deceased members in 1904, $1,786.15.

Cash standing at credit of Funeral Fund at 31st December, 1904, $1,313.37.

SICK BENEFITS.

The Sick Benefits are optional with Subordinate Lodges.

Number of members who received benefits during 1904, 13.

Amount of benefits paid in 1904 in respect of sick members, $89.

Number of weeks' sickness experienced in 1904, 42.

Amount paid for medical attendance, $113.75.

Total amount standing to credit of Sick Benefit Fund, $329.66.

ASSETS.

	Grand Body
Real estate, less incumbrances	$11,300 00
Actual cash in hands of Treasurers	434 00
Western Bank, Port Perry	1,081 29
Commerce Bank, Port Perry	1,775 76
Montreal Bank, Picton	114 18
Dues and assessments called but not yet paid	1,734 87
Aggregate amount of all other assets	5,917 42
Totals	$22,357 52

LIABILITIES.

	Grand Body.
Aggregate amount of all liabilities	$27 34

MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly, oftener when neeessary. Nineteen assessments were made during the year 1904, payable in thirty days from date of issue.

The books and accounts were duly audited on September 7th, 1904.

The books of record and account kept by the Society are Day Book, Ledger and Benefit Roll Book.

Names and addresses of the Auditors for 1904: J. D. McGill, Toronto, Ont.; G. J. Morrish, Port Perry.

Certain changes were made in the Constitution and Rules during 1904.

Number of members in Ontario at 31st December, 1904, 2,909.

Number of members in Ontario who died during 1904, 12.

Amount of death benefits paid to Ontario members in 1904, $1,386.15.

Amount of bond of Grand or Supreme Secretary, $1,000.

Amount of bond of Grand or Supreme Treasurer, $1,000.

Cash Receipts.

		Grand body.
Cash balances from 1903 (not extended)	$2,698 82	
Cash received during 1904 from:		
Assessments		$2,435 98
Per capita tax and levies		1,332 99
Charter fees		103 00
Supplies sold		151 85
Rent		213 40
Interest		44 03
All other sources (donations for Orphanage)		4,419 37
Total receipts		$8,700 62

Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinates.
Law costs	$75 00	
Commission	215 85	
Registration fee	25 00	
Interest	225 00	
Annual meeting	59 30	
Supplies bought	725 27	
Travelling expenses	135 95	
Rent, light, etc.	476 17	
Salaries, officers' and auditors' fees	1,971 70	
Clerk hire	68 00	
Printing, stationery and advertising	580 65	
Postage, telegrams and express	352 29	
Premiums for guarantee of lodge officers	10 00	
Other management expenses	1,153 70	
Total management expenses	$6,074 38	

(b) Miscellaneous Expenditure.

Funeral benefits	1,786 15	
Benefits to widows and orphans	133 68	
Sick benefits		$89 00
Medical attendance		113 75
Total expenditure	$7,994 21	$202 75

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario, 23rd January, 1869.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

H. A. Fellows, President .....Ottawa.
A. Hyland, 1st Vice-President .....Ottawa.
W. Pennington, Treasurer .....Ottawa.
L. G. Morgan, Financial Secretary .....Ottawa.
J. A. Murphy, Recording Secretary .....Ottawa.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Membership, 253.

Three members of the Society died during 1904 and payments were made in respect of Funeral Benefits amounting to $20.

Total amount of cash standing to credit of Funeral Fund, $193.62.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Nineteen members received Sick Benefits during 1904 amounting to $367.

Number of weeks' sickness experienced during 1904, 131.

Amount paid for medical attendance in 1904, $125.26.

Total amount of cash standing to credit of Sick Benefit Fund, December, 1904, $808.88.

ASSETS.

Bank of Ottawa (General Fund)	$808 88
Bank of Ottawa (Special Fund)	373 00
Bank of Ottawa (Beneficiary Fund)	193 62
In hands of Treasurer	64 52
Total assets	$1,440 02

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1904.

Assessments are made for the purposes of life insurance at the death of a member. Three such assessments were made during 1904.

The Society's books were duly audited February 9th, 1905.

Names and post office addresses of the Auditors for 1904 were as follows: J. A. Murphy and Jno. McFarlane, Ottawa.

The following books of record and accounts are kept: Question Book, Roll Book, Cash Book, Journal and Members' Register.

Amount of Secretary's bond, none.

Cash Receipts.

Cash received during 1904 from:	
Initiation fees, etc.	$16 50
Dues	771 30
Assessments	850 00
Interest	46 43
All other sources (Concert, $33.90)	969 90
Total receipts	$2,654 13

Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1904 for:	
Commission	$5 60
Registration fee	3 00
Travelling expenses	2 00
Rent, light, heat and taxes	50 00
Salaries, officers' and auditors' fees	86 00
Printing, etc.	9 45
Postage, stationery, etc.	20 34
Total expenses of management	$176 39

(b) Miscellaneous Expenditure.

Funeral benefits	20 00
Benefits to widows and orphans	796 00
Sick benefits	367 00
Druggist	100 20
Medical attendance	125 26
All other expenditure (Gratuities to distressed members, $4.75)	10 00
Total expenditure	$1,594 85

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 604 Gerrard Street East, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Eleanor Wood, Grand President .....Toronto.
Fanny Lloyd, Grand Vice-President .....Toronto.
Joseph Shone, Grand Past President .....Toronto.
John Nutkins, Grand Treasurer .....Toronto.
Leonard George Cross, Grand Secretary, 604 Gerrard St. .....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge; total membership, 1,214.

Number of members of the Society who died during 1904, 9.

Amount of Funeral Benefits paid during 1904, $415.

Total amount of cash standing to the credit of Funeral Benefit Fund at 31st December, 1904, $3,109.56.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.

Number of members who received Sick Benefits in 1904, Subordinate Bodies, 178; Juvenile Branch, 19.

Total amount of benefits paid during 1904, Subordinate Bodies, $1,950.67; Juvenile Branch, $54.58.

Number of weeks' sickness experienced in 1904, by Subordinate Bodies, 683½; Juvenile Branch, 56½.

Amount paid for medical attendance during 1904, Subordinate Bodies, $1,406.70; Juvenile Branch, $193.04.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1904, Subordinate, $3,415.40; Juvenile, $922.82.

ASSETS.

Actual cash on hand as per audit statement	$217 49
Cash on deposit, not drawn against, in Bank of Montreal, Toronto	3,468 00
Subordinates, $4,116.01; Juveniles, $1,004.35	5,120 36
Total assets	$8,805 85

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1904, none.

Assessments for the purpose of life insurance were made quarterly during 1904.

Four such assessments were made during 1904, payable March, June, September and December.

The Society's books were audited 9th February, 1904.

The following books of record are kept: Cheque Book, Cash Book, Ledger and Register Book.

Names and post office addresses of the Auditors for 1904 were as follows: F. H. Revell, Hamilton; William Harris, Toronto Junction, and Tamar Fidler, Toronto.

Number of members in Ontario at 31st December, 1904, 1,214.

Number of Ontario members who died during 1904, 7.

Amount of Death Benefits paid to Ontario members during 1904, $315.

Amount of bond of Grand or Supreme Secretary, $500.

Amount of bond of Grand or Supreme Treasurer, $500.

CASH RECEIPTS.

		Grand Body.	Subordinate Bodies.	Juvenile Branches.
Balance from 1903 (not extended)	$3,199 84			
Cash received during 1904 from:				
Application fees		$57 25	$88 00	
Initiation fees			217 50	$23 50
Dues			5,708 02	492 40
Assessments		504 80	477 68	27 12
Per capita tax		384 93		
Supplies sold		207 70		
Interest and dividends		90 20	52 33	10 25
Guarantee premiums		54 96		
All other sources		12 90		
Total receipts	$1,312 74		$6,543 53	$552 37

CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1904 for:			
Per capita tax		$384 93	
Rent, etc.	$2 70	803 45	$31 50
Registration fee	10 00	52 75	4 50
Supplies bought	108 75	188 10	19 60
Travelling expenses	62 50		
Salaries, auditors' and officers' fees	236 00	520 74	31 05
Postage, telegrams and express	72 00	106 52	12 46
Printing, stationery and advertising	51 99		
Premium for guarantee of lodge officers	39 10	40 38	6 58
Annual meetings	43 20		
All other	2 80		
Total expenses of management	$629 09	$2,104 87	$105 69

(b) Miscellaneous Expenditure.

Funeral benefits	415 00		
Sick benefits		1,950 67	54 58
Medical attendance		1,406 70	193 04
Total	$1,044 09	$5,462 24	$353 31

KNIGHTS OF ST. JOHN AND MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 56-58 Pine Street, New York City.

Organized 7th March, 1883; incorporated 17th March, 1883.

The Ontario Division of the Society was incorporated on the 30th June, 1893, under the name of "The Grand Priory of Ontario Knights of St. John and Malta." (Certificate No. 12.)

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Jno. P. Ogden, M.E., Grand Commander	New York, N.Y.
Francis Houghtaling, V.E., Grand Chancellor	New York, N.Y.
Arthur H. Titus, V.E., Grand Almoner	New York, N.Y.
Leopard Leo, V.E., Grand Attorney General	New York, N.Y.
H. Eugene Smith, M.D., V.E., Grand Med. Exam.	New York, N.Y.
Angus G. Macdonald, V., Grand Trustee	Brooklyn.
James Janes, V.E., Grand Trustee	Trenton, N.J.
Jacob Broschart, V.E., Grand Trustee	New York, N.Y.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts.—None.

Amount covered by Contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1904, $3,110,500.

MOVEMENT IN CERTIFICATES.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1903	2,706	3,182,500 00
Add contracts taken during 1904, new or renewed	159	121,750 00
Gross number and amounts of contracts on foot at any time during 1904	2,865	3,304,250 00
Deductions:		
Contracts matured in 1904, by death	32	40,000 00
Contracts lapsed in 1904	172	153,750 00
Total deductions extended	204	193,750 00
Net contracts on foot 31st December, 1904	2,661	3,110,500 00

III. AND IV. FUNERAL AND SICK BENEFITS.

Number of members who died during 1904, 32.

Subordinate Encampments arrange for Funeral and Sick Benefits as they may think proper.

V. Assets.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:	
Title Guarantee and Trust Co.	$1,218 03
City Trust Co.	2,523 61
Knickerbocker Trust Co., New York City	758 39
Dues and assessments called, but not yet payable	4,950 00
Call No. 296	4,280 00
Total assets	$13,730 03

VI. Liabilities.

Amount of claims, supposed or reported	$6,000 00
Total	$6,000 00

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1904, no information.

Assessments are made whenever necessary to pay claims, and are payable thirty days from date of call.

Twelve assessments were made during 1904.

The accounts of the Society were audited in September 7th, 1904.

Books of record or account kept by the Society: Cash Books, Ledgers and Registers for several departments.

Names and post office addresses of the Auditors for 1904. The Finance Committee are the Auditors.

No changes were made in the Constitution during 1904.

Amount of bond of Supreme Secretary, $5,000; Supreme Treasurer, $5,000.

Number of certificate holders in Ontario at 31st December, 1904, 163.

Number of members in Ontario who died during 1904, 1.

Amount of Death Benefits paid to Ontario members during 1904, $3,000.

Amount of insurance in force in Ontario 31st December, 1904, $147,500.

VIII. Cash Receipts.

Cash balance from 1903 (not extended)	$11,249 26	
Cash received during 1904 from:		
Application fees		$131 00
Assessments		51,788 42
Per capita tax and levies		3,730 62
Supplies sold		79 57
Fines		8 90
Organization		166 15
Total receipts		$55,904 66

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1904 for:	
Organization expenses	$167 95
Law costs	13 34
Expenses of annual meeting	105 00
Registration fees	28 00
Travelling expenses	90 00
Insurance, etc.	76 87
Rent, light, heat and taxes	350 00
Salaries, officers' and auditors' fees	2,115 00
Office expenses	27 20
Printing, stationery, advertising, etc.	477 53
Postage, telegrams, etc.	340 00
Official journal	548 00
Other expenses	15 00
Total expenses of management	$4,353 89

(b) *Miscellaneous Expenditure.*

Life insurance claims	58,110 00
Disability claims	190 00
Total expenditure	$62,653 89

THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Incorporated in Ontario, 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Thos. Callaghan, President ..... Toronto.
Jno. Whelan, Vice-President ..... Toronto.
Mary Prendergast, 2nd Vice-President ..... Toronto.
James S. Harnett, Secretary ..... Toronto.
J. J. Nightingale, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate and Auxiliary Branches of the Society; total membership, 220.

Number of members of the Society who died during 1904, 1.

Amount of Funeral Benefits paid during 1904, $50.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate and Auxiliary Branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received Sick Benefits during 1904	19	7
Total amount of benefits paid during 1904	$328 00	$54 00
Number of weeks' sickness experienced in 1904	82	18
Amount paid for medical attendance	$146 75	$89 80
Balance to credit of Sick and Funeral Fund, 31st December, 1904	$599 19	$277 69

ASSETS.

No information.

LIABILITIES.

No information.

MISCELLANEOUS.

The Society's accounts were duly audited during 1904.

Names and post office addresses of the Auditors for 1904: M. A. O'Connor and Jno. E. Fullerton, Toronto.

Number of members in Ontario at 31st December, 1904, 220.

Number of members in Ontario who died during 1904, 1.

Amount of Death Benefits paid to Ontario members during 1904, $50.

Cash Receipts.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1903 (not extended).	$47 03	$614 18	$369 92
Cash receipts during 1904:			
Initiation fees		$32 00	$29 25
Dues		712 50	279 65
Per capita tax	$31 75		
Supplies sold	6 75		
Interest and dividends	59	17 00	12 69
All other sources	68 70	113 08	53 60
Total receipts	$107 79	$874 58	$375 19

Cash Expenditure.

(*a*) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1904:			
Per capita tax		$82 35	$18 10
Registration fee	$3 00		
Supplies bought		3 05	2 65
Rent, light, heat and fuel		132 50	122 00
Officers' salaries	20 00	33 00	29 10
Postage, etc.	3 00	15 22	8 18
Other expenditure		34 89	
Total expenses of management	$26 00	$301 01	$180 03

(*b*) *Miscellaneous Expenditure.*

Funeral benefits		50 00	
Sick benefits		328 00	54 00
Medical attendance		146 75	89 80
Other expenditure, detailed in memo.		117 44	52 71
Total expenditure	$26 00	$943 20	$376 54

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 5 Montrose Avenue, Toronto.

Organized 9th January, 1869, and incorporated in Ontario 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

S. Cheesman, Grand President ..... Hamilton.
J. J. O'Regan, Grand Secretary ..... Toronto.
J. H. Barber, Grand Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by Grand Body, the membership of which at 31st December, 1904, was 400.

Number of members who died during 1904, 3.

Total amount of Funeral Benefits paid during 1904, $300.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1904, $955.43.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Branches.

Number of members who received Sick Benefits during 1904, 56.

Total amount of Benefits paid in 1904, $845.00.

Number of weeks' sickness experienced in 1904, 209.

Total amount paid for medical attendance during 1904, $285.50.

Total amount standing to credit of Sick Benefit Fund at 31st December, $1,141.89.

ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash in Treasurer's hands, December 31st, 1904		$265 32
Cash in Bank of Hamilton, Hamilton		250 62
" Home Savings, Toronto	651 96	529 76
" Dominion Bank, Toronto	551 80	96 79
Dues and assessments unpaid	65 25	
Interest	27 50	
Other assets	188 33	970 50
Total assets	$1,504 84	$2,113 39

LIABILITIES.—No information.

MISCELLANEOUS.

Four assessments were made during the year 1904, payable on the 1st January, April, July and October.

The Grand Branch books were audited 2nd February, 1904.

The following books of record are kept: Minute Book, Day Book, Cash Book and Ledger.

Names and addresses of Auditors for 1904 were as follows: P. Paton and G. T Wright, both of Toronto.

During 1904 no changes were made in the constitution.

Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balances from 1903 (not extended) $842.28.		
Cash received during 1904 from:		
Dues	.....	$2,048 15
Initiation fees	.....	131 75
Per capita tax	105 85	342 57
Assessments	385 50	73 15
Supplies sold	12 50	
Rent	.....	192 65
Interest	26 65	32 40
All other sources	.....	34 60
Total receipts	$530 50	$2,855 45

Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1904 for:		
Per capita tax for management	.....	$74 55
Commission	.....	31 00
Registration fee	3 00	
Supplies bought	.....	12 50
Rent, light, heat and taxes	.....	585 65
Salaries	60 00	57 00
Printing, stationery, etc.	.....	26 76
Postage and express	5 00	
Other expenditure	2 00	4 57
Total expenses of management	$70 00	$744 63

(b) *Miscellaneous Expenditure.*

Per capita tax or levies	.....	31 30
Funeral benefits	300 00	845 00
Sick Benefits		285 00
Medical attendance	.....	
Gratuities to distressed members		14 00
Other expenditures	10 00	128 06
Total expenditure	$380 00	$2,016 69

TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Police Headquarters, Toronto.

Organized 1st January, 1882; incorporated 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Oliver Dynes, Chairman ..... Toronto.
David McKinney, Secretary ..... Toronto.
Col. H. J. Grassett, Treasurer ..... Toronto.

MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof:		
Contracts in force 31st December, 1903		302
New contracts taken during 1904		48
		350
Deductions:		
Contracts surrendered in 1904	9	
Contracts matured in 1904	9	
Contracts lapsed in 1904	8	
Net endowment contracts on foot 31st December, 1904		324

ASSETS.

Cash value of real estate	$22,720 00
Mortgages	4,300 68
Cash on deposit in Imperial Bank, Toronto	11,136 50
Cash on deposit in City Treasury	164,487 30
Total assets	$202,644 48

LIABILITIES.

Liability of fund for pensions on foot at 31st December, 1904	$76,673 06
	$76,673 06

MISCELLANEOUS.

No action was instituted by or against the Society in 1904.

Twelve assessments were made during the year 1904, payable the first day of each month.

The Society's accounts for the year 1904 were duly audited on the 31st day of January, 1905.

The books of account and record are: Pensioner's Ledger and Minute Book.

The Auditor's for 1904 were: Walter Sterling and Richard Lee, Toronto.

No changes were made during the year 1904 in the Constitution and Rules of the Society in relation to assessments and pensions.

Cash Receipts.

Assessments	$20,024 36
Rent	650 00
Interest and dividends	6,811 96
Other sources	2,018 69
Total receipts	$29,504 95

Cash Expenditure.

(a) *Expenses of Management.*

Commission on Collections	$ 5 26
Law costs	5 00
Registration fee	3 00
Officers' salaries	40 00
Printing, stationery and advertising	25 25
Total expenses of management	$78 51

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	3,200 00
Pensions	10,277 20
Other than foregoing	803 67
Total expenditure	$14,359 38

THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James Pinch, Chairman.....Hamilton.
John Timson, Secretary.....Hamilton.
Donald Campbell, Committeeman.....Hamilton.
Charles Gibbs, Committeeman.....Hamilton.
Jno. Clark, Committeeman.....Hamilton.
William Hawkins, Committeeman.....Hamilton.
Alexander Smith, Treasurer.....Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 55.
Total amount of Funeral Benefits paid during 1904, nil.
No members of the Society died during 1904.

ASSETS.

Bonds, debentures, etc.	$15,000 00
Cash on deposit to Society's credit in Bank of Hamilton	11,089 30
Total	$26,089 30

LIABILITIES.

Total amount of liabilities at 31st December, 1904	$1,024 65

MISCELLANEOUS.

No action was instituted against the Society during 1904.
Twenty-four assessments were made during 1904.
The books of record for purposes of Insurance Certificates are Members' Register, etc.
The accounts for the year 1904 were duly audited on 27th January, 1905.
Names and addresses of Auditors; Samuel H. Kent and Walter Anderson, Hamilton.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$4,126 83	
Dues from members, fines and deductions		$2,027 69
Donations		276 35
Rents		219 50
Inquest fees		182 75
Interest		827 17
All other sources, etc.		5,099 56
Total receipts		$8,633 02

CASH EXPENDITURE.

(a) Expenses of Management.

Registration fee	$ 3 00
Real estate expenses	27 50
Clerk hire	5 00
Salaries and auditors, etc	20 00
Printing	22 50
Other management expenses	25 08
	$ 103 08

(b) Miscellaneous Expenditure.

Pensions	504 00
Benefits to widows and orphans	1,063 47
Total expenses	$1,670 55

LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Arthur McGuire, Chairman.....London.
Robert Black, Secretary .....London.
W. T. T. Williams, Treasurer .....London

ASSETS.

Bonds, debentures, etc.....	$20,000 00
Cash on deposit in Huron and Erie Savings Company	2,493 67
Total assets	$22,493 67

LIABILITIES.

For Pensions	$2,998 23

MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society during 1904.

A percentage is deducted from salaries monthly. The Society's accounts were audited 20th February, 1905. The books of record or account kept are: Cash book, ledger and journal.

Names and addresses of Auditors for 1904: John Pope and William Rider, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1904.

Number of members at 31st December, 1904, 43.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$5,284 91	
Cash receipts for 1904:		
Assessments		$1,613 72
Interest and dividends.....		806 88
Donations		75 00
All other sources		525 00
		$3,020 60

CASH EXPENDITURE.

(a) Expenses of Management.

Registration	$3 00
Total expenses of management	$ 3 00
Gratuities and pensions paid	808 84
Total expenditure	$811 84

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

John Walford, President	Toronto.
W. E. Meredith, Recording Secretary	Toronto.
James Lydon, Treasurer	Toronto.
Jos. Walford, Ed. Ferris, B. Raymond, Finance Committee	Toronto.

FUNERAL BENEFITS.

Number of members who died during 1904, none.
Amount of Funeral Benefits paid during 1904, none.

SICK BENEFITS.

Total membership of Society, 117.
Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits in 1904, 12.
Total amount of Sick Benefits paid during the year 1904, $390.00.
Number of weeks' sickness experienced, 65.
Medical attendance, $150.00.
Amount of cash standing to credit of Sick Benefit Fund, $1,401.86.

ASSETS.

Bonds, debentures, etc.	$6,000 00
Cash on hand as per auditors' statement	272 64
Bank of Commerce, Toronto	1,633 89
Totals	$7,906 53

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in April, July, October, 1904, and January, 1905.

Auditors for the year: W. J. Vale, W. Sprinks, Jas. Seymour, Toronto.

CASH RECEIPTS.

Application, initiation fees and dues	$838 50
Interest and dividends	279 92
All other sources	534 32
Total receipts	$1,652 74

CASH EXPENDITURE.

(a) Expenses of Management.

Registration	3 00
Rent, light, heat and taxes	19 00
Salaries, officers' and auditors' fees	46 00
Printing, stationery and advertising	22 75
Supplies	51 50
Other expenses	30 50
Total expenses of management	$172 75

(b) Miscellaneous Expenditure.

Sick benefits	390 00
Medical attendance	150 00
Other expenses	43 24
Total expenditure	$755 99

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto, Ontario.

Organized 2nd December, 1887; incorporated in Ontario 28th September, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Jno. Waldron, President ..... Toronto.
J. A. Wiggins, Secretary ..... Toronto.
G. J. Timpson, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 450.
Number of members who died during 1904, 4.
Amount of Funeral Benefits paid in 1904, $100.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1904, 34.
Amount of benefits paid in 1904, in respect of sick members, $545.22.
Number of weeks' sickness experienced in 1904, 181.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1904, $3,741.44.

ASSETS.

Cash on deposit to Society's credit, not drawn against, in Imperial Bank, Toronto	$3,741 44
Total assets	$3,741 44

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1904. None.
Dues are payable monthly by the members.
The books of the Society were audited in March, June, September and December, of 1904.
Books of record or account kept: Ledger, etc.
Names and post office addresses of the Auditors for 1904 were as follows: W. E. Meredith and C. Fairhead, Toronto.
No changes were made during 1904 in the Constitution and Laws in relation to benefits.
Amount of bond of Secretary, $200.00.
Amount bond of Treasurer, $300.00.

Cash Receipts.

Cash paid during 1904:	
Interest	$1,478 80
Dues	
Total	$1,478 80

Cash Expenditure.

(a) *Expenses of Management.*

All expenses of management are paid from the general account.

(b) *Miscellaneous Expenditure.*

Funeral benefits	$100 00
Sick benefits	545 22
Total expenses	$645 22

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Richmond Street, Toronto, Ontario.

Organized 16th January, 1891, and incorporated in Ontario 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

N. Swatman, Chairman ..... Toronto.
R. J. McGowan, Secretary ..... Toronto.
R. T. Coady, Treasurer ..... Toronto.

MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1903		180
Add contracts taken in 1904		21
Gross number on foot at any time during 1904		201
Contracts matured	8	
" surrendered	5	13
Contracts on foot at 31st December, 1904		188

SICK AND FUNERAL BENEFITS.

No Sick or Funeral Benefits are undertaken.

ASSETS.

Cash value of securities	$38,954 68
Total	$38,954 68

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly, and are payable on the first day of each month.

The books were duly audited for 1904 by the Corporation Auditors, 31st December, 1904.

CASH RECEIPTS.

Balance from 1903 (not extended)	$32,762.59	
Cash received during 1904 from:		
Assessments		$7,137 81
Interest		1,390 86
Donations		950 00
Total receipts		$9,478 67

CASH EXPENDITURE.

Cash paid during 1904, for:		
Registration fee		$ 3 00
Total expenses of management		$ 3 00
(b) Miscellaneous Expenditure.		
Insurance claims paid		2,271 78
Gratuities		1,011 80
Total expenditure		$3,286 58

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Return Book, p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Toronto.

Organized 27th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

D. A. G. Glionna, President ..... Toronto.
E. Napolitano, Vice-President ..... Toronto.
A. Ungaro, Secretary ..... Toronto.
R. V. Glionna, Treasurer ..... Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.
The membership at 31st December, 1904, was 67.
No members died during 1904.
Total amount paid for Funeral Benefits, nil.
Cash standing to credit of Sick and Funeral Benefit Fund, $1,367.63.

SICK BENEFITS.

The Society undertakes Sick Benefits.
Number of members who received Sick Benefits in 1904, 20.
Total amount of Sick Benefits paid in 1904, $128.77.
Number of weeks' sickness experienced in 1904, 43.
Amount paid for medical attendance during 1904, $55.00.

ASSETS.

Actual cash on hand 31st December, 1904	$ 54 51
Cash on deposit in Government Savings Bank, Toronto	1,386 84
Total assets	$1,441 35

LIABILITIES.—None.

The books of the Society were audited in March, 1905.

No changes were made during 1904 in the organization or management, or in the Constitution or Rules in relation to benefits.

CASH RECEIPTS.

Cash balance from 1903 (not extended)		$1,350 40
Cash received during 1904 from:		
Dues	$305 50	
Application fees	19 00	
Supplies sold	5 60	
Interest	36 00	
Other sources	57 50	
Total receipts		$423 60

Cash Expenditure.

a) Expenses of Management.

Cash paid during 1904, for:	
Registration fee	$ 3 00
Rent, etc.	30 50
Postage etc	14 32
Travelling expenses	45 00
Supplies bought	56 50
Total expenses of management	$149 32

(b) Miscellaneous Expenditure.

Sick benefits	128 77
Medical attendance	55 00
Total expenditure	$339 09

ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto, Ont.

Organized 31st December, 1901, and incorporated 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

H. A. Castrucci, President ..... Toronto.
V. Muto, Treasurer ..... Toronto.
G. Saporito, Financial Secretary ..... Toronto
J. Brunetti, Recording Secretary ..... Toronto

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1904, 50.
No members died during 1904, and no Funeral Benefits were paid.
Total cash standing to credit of Funeral Benefit Fund at 31st December, 1904, $325.53.

SICK BENEFITS.

Number of members who received Sick Benefits during 1904, 1.
Amount paid for Sick Benefits, $4.00.
Number of weeks' sickness experienced, 1.
Amount paid for medical attendance $44.00.

ASSETS.

Cash deposited in Bank of Commerce	$325 53
Total assets	$325 53

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in December, 1904.
Names and post office addresses of the Auditors for 1904, G. Costabile and D. Spada, Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$218 48	
Initiation receipts		$ 10 00
Dues		206 05
Supplies sold		10 00
Total receipts		$226 05

Cash Expenditure.

Registration fee	$3 00
Rent	27 00
Printing and postage	1 75
Supplies bought	39 25
Total management expenses	$ 71 00
Medical attendance	44 00
Sick benefits	4 00
Total expenditure	$119 00

VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto, Ont.

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at the 31st December, 1904, was as follows:

R. Branciere, President ..... Toronto.
G. Giofredo, Vice-President ..... Toronto.
G. Bagnato, Secretary ..... Toronto.
G. Nocca, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which, at 31st December, 1904, was 22.

Number of members died during 1904, 3.

One member's wife died during 1904, and $28.50 was paid as Funeral Benefits.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Five members received Sick Benefits during 1904, amounting to $28.50.

Number of weeks' sickness experienced during 1904, 6.

Amount paid for medical attendance, $9.00.

Amount of cash standing to credit of the fund, $42.20.

ASSETS.

Cash in Dominion Bank	$ 42 20
Total	$ 42 20

LIABILITIES.—None.

CASH RECEIPTS.

Cash received during 1904:	
Assessments	$113 00
Other sources	174 30
Total	$287 30

CASH EXPENDITURE.

Registration fee	$ 3 00
Annual meeting	24 00
Total management expenses	27 00
Sick benefits	28 50
Medical attendance	9 00
Benefits to Widows and Orphans	160 00
Funeral Benefits	90 00
Total expenditure	$214 50

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Berlin, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Andrew Englert, President	Berlin.
Anthony Schneider, Recording Secretary	Berlin.
Alvin E. Shantz, Financial Secretary	Berlin.
Henry A. Dietrich, Treasurer	Berlin.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a total membership of 245.
One member of the Society died during 1904.
Amount paid for Funeral Benefits during 1904, $25.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Fifty-one members received Sick Benefits during 1904, amounting to $670.75
Number of weeks' sickness experienced during 1904, 168.
Amount paid for medical attendance, $41.00.
Total amount of cash standing to the credit of the General Fund from which benefits are paid, $658.68.

ASSETS.

Actual cash on deposit in Merchants Bank, Berlin (savings branch)	$634 19
Actual cash on deposit in Merchants Bank, Berlin (current accunt)	51 49
Other assets (detailed in mem.)	8 40
Total	$694 08

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1904.

The Society's books were duly audited for 1904 on December 31st, 1904.

The following books of record or account are kept for the purposes of insurance certificates or benefits: Treasurer's cash book, Financial Secretary's cash book, etc.

Names and post office addresses of the Auditors for 1904 were as follows: J. Gies and W. Winter, Berlin.

Cash Receipts.

Cash balance from 1903	$33 64	
Cash received during 1904, from:		
Initiation fees		$ 42 00
Dues		706 25
Fines		7 95
Supplies sold		1 50
Interest		17 97
All other sources as per memo.		141 00
Total receipts		$816 67

Cash Expenditure.

(a) Expenses of Management.

Registration fee	3 00
Rent, light, heat and taxes	12 00
Salaries	35 00
Printing and postage	3 10
Total expenses of management	$53 10

(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	670 75
Medical attendance	41 00
Other expenditure as per memo	91 00
Total expenditure	$880 85

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 420 Gladstone Ave., Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

W. J. Cuthbert, Jr., President ..... Winnipeg.
Alex. McMordie, Secretary-Treasurer .....Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1904		372
Add contracts taken during 1904 new or renewed		24
Gross number on foot at any time during 1904		396
Contracts matured in 1904	5	
Contracts lapsed in 1904	11	
Total deductions	16	16
Net contracts on foot 31st December, 1904		380

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto	$1,463 60
Total assets	$1,463 60

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1904.

Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within thirty days, one advance assessment being kept on hand.

Five assessments were made during 1904.

The Society's accounts were duly audited for 1904 on January 19th, and July 13th, 1904.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate register, roll book, day book, ledger.

Names and post office addresses of the Auditors for 1904: Thomas Quinn and Jno. Friers, Toronto.

Number of members in Ontario, 202.

Number of members in Ontario who died during 1904, 2.

Amount paid as death claims to Ontario members, $741.

VIII. Cash Receipts.

Cash balance from 1903 (not extended)	$1,308.73	
Cash received during 1904 from:		
Application fees		$ 7 50
Assessments		1,853 50
Per capita tax and levies		314 90
Interest		32 41
Supplies sold		1 70
Total receipts		$2,210 01

IX. Cash Expenditure.

(a) *Expenses of management.*

Registration fee	$ 3 00
Supplies bought	38 52
Salaries	45 60
Printing	111 95
Postage, telegrams and express	14 57
Total expenses of management	$ 213 64

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	1,841 50
Total expenditure	$2,055 14

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

J. R. Fraser, President		Toronto.
W. G. Milligan, Treasurer		Toronto.
C. E. Swait, Secretary		Toronto.
J. S. Boddy, W. Bonnick, W. Riddle, M. E. Hynes,	Executive Committee	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 115.

Three members of the Society died in 1904.

Total amount of Funeral Benefits paid in 1904, $300.

Cash in Funeral Benefit Fund 31st December, 1904, $353.75.

SICK BENEFITS.—None.

ASSETS.

Cash on deposit in Imperial Bank	$373 44
Unpaid assessments	21 00
Total	$394 44

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made once a month.

Twelve assessments were made during 1904.

The Society's accounts were duly audited on January 20th, 1905.

Books of record and account, kept for purposes of insurance certificates, are as follows: Cash book, minute book, Treasurer's, members' signatures and by-laws.

Names and post office addresses of Auditors for 1904: J. Barnes, and T. D. Gould, Toronto.

No changes were made in relation to insurance certificates in 1904.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$392 84
Cash received during 1904 from:	
Initiation fees	$12 50
Assessments	270 25
Interest	11 85
Cards, etc.	11 00
Total	$305 60

Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1904 for:	
Supplies bought	$ 2 00
Registration fee	3 00
Secretary's salary	15 00
Printing	5 00
Total expenses of management	$ 25 00

(b) Miscellaneous Expenditure.

Funeral benefits	300 00
Total benefits	$325 00

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 43 Bellevue Place, Toronto.

Organized 16th December, 1887, and incorporated in Ontario 22nd June, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

George H. Frost, Provincial Grand Master .....Carlton West.
Richard Marshall, Provincial Deputy Grand Master ...Toronto.
Wm. C. Schunck, Prov. Cor. Secretary .....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the District, the membership of which was, at 31st of December, 1904, 371.

No member died during 1904 and no benefits were paid.

One member's wife died during 1904, and in respect thereof benefits were paid amounting to $50.

Total cash to credit of Funeral Fund at 31st December, 1904, $4,568.47.

SICK BENEFITS.

Sick Benefits are undertaken by Subordinate and District Lodges.

Number of members who received Sick Benefits in 1904, 74.

Amount of Benefits paid in 1904 in respect of sick members, $1,085.44.

Number of weeks' sickness experienced in 1904, 286.

Amount paid for medical attendance during 1904, $452.59.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1904, $8,116.36.

ASSETS.

	District Body.	Subordinate Bodies.
Mortgages	$2,000 00	
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	$2,568 47	$2,248 73
Bank of Commerce (Branch), Toronto		514 76
Molsons Bank		714 96
Other assets		69 44
Total assets	$4,568 47	$3,547 89

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1904. No information.

The Society's books were duly audited for 1904 on 23rd January, 1905.

The following books of record and account are kept for purposes of insurance certificates or benefits: Ledger, Cash Books and District Return sheets.

Names and post office addresses of the Auditors for 1904 were as follows: Henry White, Toronto; Wm. Fawcett, Toronto, and Wm. G. Veal, Carlton West.

Amount of bond of Grand Secretary, $250.

Cash Receipts.

		District.	Subordinate.
Cash balance from 1903 (not extended)	$7,040.56		
Application fees		.....	$463 00
Dues		866 92	4,280 48
Interest		109 65	66 71
Dues, etc., (old country members)			459 36
Total receipts		$976 57	$4,269 55

Cash Expenditure.

(a) Expenses of Management.

	District.	Subordinate.
Per capita tax and levies	$5 20	$283 07
Organization expenses	30 00	186 00
Registration fee	3 00	
Rent, light, heat and taxes	5 00	152 52
Printing	30 07	67 27
Postage, telegrams and express	9 83	52 36
Premiums for guarantee of lodge officers	1 25	10 75
Other expenditure	121 02	342 59
Total expenses of management	$287 69	$1,770 06

(b) Miscellaneous Expenditure.

Funeral benefits	50 00	562 77
Sick benefits	92 00	993 44
Benefits to Old Country members		414 36
Total expenditure	$429 69	$3,740 63

THE UNITED PROTESTANT BENEVOLENT ASSOCIATION

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 370 Ontario Street, Toronto.

Organized 30th August, 1881; incorporated 18th July, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James Ailles, Grand Master ..... Mimico.
P. N. Judah, Deputy Grand Master ..... Toronto.
J. H. Lubar, Grand Treasurer ..... Toronto.
E. J. T. Fisher, Grand Medical Referee ..... Toronto.
William Burley, Grand Secretary ..... Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount.
		$ c.
Number of contracts in force 31st December, 1903	59	41,500 00
Number of contracts taken during 1904, new or renewed		
Gross number of contracts in force at any time during 1904	59	41,500 00

Deductions:	Number.	Amount.		
Contracts lapsed in 1904	29	18,000 00		
Contracts matured in 1904	1	500 00		
Total deductions extended			30	18,500 00
Net contracts in force 31st December, 1904			29	23,000 00

FUNERAL BENEFITS.

The Sick and Funeral Benefits are undertaken by the Subordinate Lodges, the membership of which at 31st December, 1904, was 73.

Number of members who died during 1904, none.

Amount of Funeral Benefits paid in 1904, nil.

Total cash standing to credit of General Fund from which all benefits are paid

SICK BENEFITS.

Number of weeks' sickness experienced during 1904, 49.

Number of members who received Sick Benefits in 1904, 8.

Amount of benefits paid in 1904, $80.50.

Amount paid for medical attendance, $40.76.

$60.32.

ASSETS.

	Grand Body.
Cash in hands of Secretary and Treasurer	$158 71
Dues and assessments due and unpaid	35 76
Other assets	398 25
Total assets	$592 72

Liabilities.

Total liabilities	$198 53

Miscellaneous.

Assessments are made on the death of a member, and are payable one month from date of assessment.

The accounts of the Society were audited August 30th, 1904.

The books of account kept by the Society are: Ledgers and Roll Books of Grand Secretary and Treasurer.

Names and addresses of auditors of accounts of 1904: E. J. T. Fisher, Geo. Virgin and W. Burley, of Toronto.

No changes were made during 1904 in the Constitution and Rules in relation to Insurance Certificates and Benefits.

Bonds given by the Grand Secretary and Grand Treasurer, $500 each.

Cash Receipts.

	Grand Body.	Subordinates.
Initiation fees		$3 00
Dues	$12 00	181 20
Assessments	39 67	
Per capita tax and levies	42 50	8 00
Total receipts	$94 17	$192 20

Cash Expenditure.

(a) Expenses of Management.

Commission	$20 00	$8 00
Registration fee	3 00	
Supplies bought	1 50	
Travelling expenses	12 27	
Salaries	3 00	37 00
Medical officer	6 23	
Per capita tax and levies		42 50
Printing	45	
Postage, etc.	64	2 87
Rent, light, heat and taxes	4 00	4 96
Total expenses of management	$51 09	$95 33

(b) Miscellaneous Expenditure.

Sick benefits		80 50
Medical attendance		40 76
Total expenditure	$51 09	$216 59

MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Brantford, Ontario.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Wm. R. Snodgrass, President ..... Brantford.
J. E. Plows, 1st Vice-President ..... Brantford.
Alex. Lundy, 2nd Vice-President ..... Brantford.
Percy Gregory, Secretary ..... Brantford.
Franklin Grobb, Treasurer ..... Brantford.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.
The total membership at 31st December, 1904, was 776.
Number of members of the Society who died in 1904, 1.
Funeral Benefits were paid in 1904, amounting to $48.

SICK BENEFITS.

The Society undertakes Sick Benefits.
Number of members who received Sick Benefits during 1904, 119.
Total amount of Sick Benefits paid in 1904, $1,569.20.
Number of weeks' sickness experienced in 1904, 403 1/3.
Total amount to the credit of the Sick Benefit Fund at 31st December, 1904, $1,366.22.

ASSETS.

Cash value of bonds	$500 00
Cash deposited in Standard Bank, Brantford	1,366 22
Other assets	21 00
Total assets	$1,887 22

LIABILITIES.—None.

MISCELLANEOUS.

Thirteen assessments were made in 1904 for the purpose of Funeral and Sick Benefits, payable every four weeks.

The Society's accounts for 1904 were audited January 19th, 1905.

The following books of record and account are kept: Minute Book, Roll Book and Cash Book.

Names and post office addresses of the Auditors for 1904 were as follows: W. L. Chambers and C. J. Dennison, Brantford.

No changes were made in 1904 in the Constitution and Rules of the Society in relation to Benefits.

Cash Receipts.

Cash balance from 1903 (not extended)	$1,234 37	
Cash received during 1904 from:		
Dues		$2,009 05
Interest		20 00
Total receipts		$2,029 05

Cash Expenditure.

(a) Expenses of Management.

Law costs	$0 50
Registration fee	10 00
Officers' and auditors' fees	99 00
Printing, stationery, etc.	5 50
Total expenses of management	$115 00

(b) Miscellaneous Expenditure.

Funeral benefits	48 00
Sick benefits	1,569 20
Gratuities to distressed members	165 00
Total expenditure	$1,897 20

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 923 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James Gray, President ..... Toronto.
James Nolan, Secretary ..... Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.
The total membership was, at 31st December, 1904, 976.
Number of members who died during 1904, 7.
Total amount of Funeral Benefits paid in 1904 in respect of deceased members, $420.
Number of members' wives who died in 1904, 1.
Amount of Funeral Benefits paid in 1904 in respect of deceased wives, $30.
Amount at the credit of the General Fund at 31st December, 1904, $610.96.
Funeral and Sick Benefits are paid out of the General Fund.

SICK BENEFITS.

The Society undertakes Sick Benefits.
Number of members who received Sick Benefits during 1904, 272.
Total amount of Sick Benefits paid in 1904, $2,791.75.
Number of weeks' sickness experienced in 1904, 964 5/6.
Nothing was paid out for medical attendance during 1904.

ASSETS.

Actual cash on hand	$210 52
Dominion Bank, Toronto	400 44
Total assets	$610 96

LIABILITIES.—None.

MISCELLANEOUS.

No changes were made in 1904 in the organization and management of the Society.
Assessments were made every four weeks.
Thirteen assessments were made during 1904.
The accounts were audited July, 1904; January, 1905.
The following books are kept: Cash Book, Ledger and Minute Book.
The names and post office addresses of the Auditors for 1904, were J. J. Holmes, L. E. Martin and J. C. Hibbert, Toronto.

Cash Receipts.

Cash balance from 1903 (not extended)	$633 81	
Cash received during 1904:		
Assessments		$3,345 40
Total		$3,345 40

Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1904 for:	
Registration fee (renewal)	$ 10 00
Supplies bought	24 50
Secretary's and auditor's salary	70 00
Printing and postage	2 00
Other expenditure	5 00
Expenses of management	$ 111 50

(b) Miscellaneous Expenditure.

Funeral Benefits	450 00
Sick Benefits	2,791 75
Gratuities to distressed members	15 00
Total expenditure	$3,368 25

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

L. V. Dusseau, President ..... Toronto.
Z. Bissonnette, Vice-President ..... Toronto.
L. Jules Lefebvre, Secretary ..... Toronto.
J. D. Baron, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 64.
No members died during 1904 and no Funeral Benefits were paid.
Cash standing to credit of Funeral Fund at 31st December, 1904, $238.70.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Fourteen members received Sick Benefits during 1904.
Number of weeks' sickness experienced during 1904, 43 weeks.
Sick Benefits amounting to $129 were paid.
Cash standing to credit of Sick Benefit Fund at 31st December, 1904, $678.56

ASSETS.

Cash on hand		$34 26
Cash in Home Savings Co.		883 00
Total assets		$917 26

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly. Payable first Monday in each month.
The Society's accounts were audited in January, 1905.
The books of record kept are a Register, Ledger, Minute and Cash Book.
Names and addresses of the Auditors for 1904: Jos. Sauriole and L. R. Archambault, Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$823 41	
Cash received during 1904 from:		
Dues		$249 45
Interest		33 47
Total receipts		$282 92

CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1904 for:	
Law costs	$ 50
Sundries	2 50
Registration fee	3 00
Rent, light, heat, etc.	20 00
Salaries	24 00
Postage	30
Supplies bought	9 77
Total expenses of management	$60 07

(b) Miscellaneous Expenditure

Sick benefits	129 00
Total expenditure	$189 07

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Formosa, Ontario

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

John B. Goetz, President.....Formosa.
John Zimmer, Vice-President .....Formosa.
Matthew Weiler, Secretary and Treasurer.....Formosa.

FUNERAL AND SICK BENEFITS.

Total membership of Society, 25.
No member died during 1904.
Amounts paid for Funeral Benefits, Nil.
Number of members who received Sick Benefits in 1904, 6.
Number of weeks' sickness experienced in 1904, 10.
Amount of benefits paid in 1904 to sick members, $39.50.
Total amount of cash to credit of Fund 31st December, 1904, $269.90.

ASSETS.

Actual cash on hand 31st December, 1904	$269 90
Total assets	$269 90

LIABILITIES.—None.

MISCELLANEOUS.

Two assessments were made during 1904.

The books and accounts of the Society were duly audited January 5th, 1905.

The books of record or account kept by the Society are: Register of members, Secretary's cash book, Treasurer's cash book.

The names and addresses of the Auditors for 1904 were: Jacob Brick, Formosa; Anthony Opperman, Formosa.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$265.75	
Dues		$47 00
Interest		9 50
Other sources		2 00
Total receipts		$58 50

CASH EXPENDITURE.

(a) Expenses of Management.

Registration fee	$3 00
Salaries	7 00
Rent, etc	2 25
Postage, telegrams and express	10
Other expenses	2 50
Total expenses of management	$14 85

(b) Miscellaneous Expenditure.

Sick benefits	39 50
Total expenditure	$54 35

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Incorporated, 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

M. Gebirlig, President ... ...Toronto.
J. Friedman, Vice-President..... ....Toronto.
S. Kraus, Treasurer ... ...Toronto.
L. Waldman, Secretary... ... ...Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 83.
Number of members' children who died during 1904, 5.
Amount of Funeral Benefits paid in respect of members' children during 1904, $25.
Total cash standing to credit of Sick and Funeral Fund, $639.83.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1904, 10.
Amount paid for Sick Benefits during 1904, $120.00.
Number of weeks' sickness experienced during 1904, 27.
Amount paid for medical attendance during 1904, $307.81.

ASSETS.

Value of Real Estate	$378 85
Cash in hands of Treasurer...	111 03
Cash on deposit in Dominion Bank, Toronto	528 80
Total assets...	$1,018 68

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1904, none.
Assessments for purposes of benefits are made once or twice a year, if necessary.
No assessments were made during 1904.
The Society's accounts were duly audited 26th December, 1904.
Books of record kept by the Society are: Day book, cash book, ledger and record book.
The Auditors of accounts of 1904 were: N. Cornfield, and A. Messenger, all of Toronto.
No changes were made during 1904 in the organization, management, constitution and rules of the Society in relation to benefits.
Amount of bond of Treasurer, $25.00

Cash Receipts.

Cash balance from 1903 (not extended)		$386.69
Cash received during 1904 from:		
Application fees	$ 23 50	
Initiation fees	30 50	
Dues	460 35	
Medical fees	347 45	
Supplies sold	10 00	
Interest	13 10	
Other sources	178 57	
Total receipts		$1,063 47

Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1904 for:		
Registration fee	$ 3 00	
Rent, light and heat	55 00	
Officers' salaries	48 55	
Stationery and postage, etc	29 82	
Other expenditure	211 15	
Total expenses of management		$347 52

(b) Miscellaneous Expenditure.

Funeral Benefits	25 00
Sick benefits	120 00
Medical attendance	307 81
Other expenditure	10 00
Total expenditure	$810 33

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904

Head Office, Dover Centre.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at 31st December, 1904, were as follows:

Miss Mary Cullum, R.W.G. Mistress ..... Toronto.
Mrs. Annie Perkins, D.G. Mistress ..... London.
Mrs. J. Miller, Junior D.G. Mistress ..... Ottawa.
Mrs. Alex. Longmoore, Grand Secretary ..... Dover Centre.
Mrs. Maria Yeates, Grand Treasurer ..... Sarnia.
Mrs. E. Cullum, Grand Chaplain ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge with a membership of 567.
Number of members who died during 1904, none.
Total amount of Funeral Benefits paid during 1904, none.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.
Number of members who received Sick Benefits during 1904, 8.
Total amount of Sick Benefits paid in 1904, $67.25.
Number of weeks' sickness experienced in 1904, 28½.
Amount paid for medical attendance in 1904, $80.95.

ASSETS.

	Subordinate Lodges.
Cash in bank	$365 92
Cash in Treasurer's hands	281 05
Other assets	404 90
Total assets	$1,051 87

LIABILITIES.

Aggregate amount of liabilities	$ 69 70
Total	$ 69 70

MISCELLANEOUS.

During 1904 no changes were made in the constitution and rules in relation to benefits.
Number of members in Ontario at 31st December, 1904, 309.
Number of members who died during 1904, 6.

CASH RECEIPTS.

	Grand Lodge.	Subordinate Lodges.
Cash balance from 1903, (not extended)	$47.65	
Application fees		$101 25
Initiation fees		112 75
Dues		470 75
Per capita tax and levies	95 80	7 20
Supplies sold	37 80	
Charter fees	42 00	
All other sources		262 20
Total receipts	$175 60	$954 15

CASH EXPENDITURE.

(a) Expenses of Management.

Per capita tax or levies for management		105 85
Registration fee	3 00	
Expenses of annual meeting	17 00	
Rent		199 75
Postage, telegrams and express	23 10	12 16
Salaries	35 00	16 55
Supplies bought	19 00	80 09
Printing, stationery and advertising	72 25	
Other expenses		238 74
Total expenses of management	$169 35	$801 34

(b) Miscellaneous Expenditure.

Sick benefits		67 25
Medical attendance		80 95
Grand totals	$169 35	$949 54

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated, 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

William Glidden, Chairman ..... Ottawa.
A. G. Kingston, Treasurer ..... Ottawa.
W. J. Lynch, Secretary ..... Ottawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowment or for Sick and Funeral Benefits in force 31st December, 1904, $56,000.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

Contracts for Insurance other than Endowments, Sick Benefits and Funeral Benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1903			274	54,800 00
Add contracts taken during 1904 new and renewed			18	3,600 00
Gross number and amount of contracts on foot at any time during 1904			292	58,400 00
	Number.	Amount.		
		$ c.		
Deductions:				
Contracts matured in 1904	10	2,000 00		
Contracts lapsed in 1904	2	400 00		
Total deductions extended	12	2,400 00	12	2,400 00
Net contracts on foot 31st December, 1904			280	56,000 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash in Post Office Savings Bank, Ottawa	$2,049 05
	$2,049 05

VI. LIABILITIES.—No information.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1904. None.

The Society's books were duly audited on 30th January, 1905.

Names and post office addresses of the auditors for 1904 were as follows: R. Devlin, and C. E. D. Chubbuck, all of Ottawa.

VIII. Cash Receipts.

Cash balance from 1903 (not extended)		$2,541.97
Initiation fees	$ 14 00	
Assessments	1,491 26	
Interest and dividends	57 32	
Total receipts		$1,562 58

Cash Expenditure.

(a) *Expenses of Management.*

Registration fee	$ 3 00	
Salaries, officers' and auditors' fees	50 00	
Printing, stationery, advertising and postage	2 50	
Total expenses of management	$ 55 50	

(b) *Miscellaneous Expenditure.*

Life insurance claims	2,000 00	
Total expenditure		$2,055 50

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Hamilton, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

P. W. Falvay, Provincial President ..... Deer Park.
J. J. Lynch, Vice-President ..... Peterboro.
Thomas O'Dowd, Provincial Secretary ..... Hamilton.
R. J. Slattery, Provincial Treasurer ..... Arnprior.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 1,697.
Number of members of the Society who died during the year 1904, 14.
The total amount of Funeral Benefits paid during 1904, $3,300.00.
Amount cash standing to credit of fund 31st December, 1904, $436.63.

SICK BENEFITS.

Number of members who received Sick Benefits in 1904. Subordinate Bodies, no information.

Total amount of Sick Benefits paid during 1904. Subordinate Bodies, $3,347.06.

Number of weeks' sickness experienced in 1904. Subordinate bodies, no information.

Amount paid for medical attendance during 1904. Subordinate bodies, no information.

Total amount of cash standing to credit of Sick Benefit Fund, $6,311.29.

ASSETS.

Cash on hand	$5,142 18
Other assets	1,901 02
Total assets	$7,043 20

LIABILITIES.—None.

MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1904, payable 1st of January, April, July and October.

The books and accounts were duly audited in 1904, quarterly.

The books of record and account kept by the Society are: Day book and ledger.

Name of Auditor for 1904, W. J. Wells, Ottawa.

Amount of bond of Grand Treasurer, $1,000.00.

Amount of bond of Grand Secretary, $2,000.00.

Cash Receipts.

Cash balance from 1903 (not extended)... ... ...$4,672.09

	Grand Body.	Subordinate Bodies.
Cash received during 1904 from:		
Dues	.....	$11,855 01
Per capita tax	$ 350 30	
Assessments	617 98	
Assessments for Funeral Benefits	3,666 10	
Supplies sold	56 55	
Interest	70 53	1,316 93
Total	$4,761 46	$13,171 94

Cash Expenditure.

(a) Expenses of Management.

Per capita tax	$ 25 50	$ 828 59
Annual meeting	377 95	
Registration fee	10 00	
Supplies bought	92 15	
Travelling expenses	104 40	
Officers' salaries and auditors' fees	240 00	4,583 09
Printing	298 80	
Postage	80 83	
Premiums for guarantee	45 00	
Total expenses of management	$1,274 63	$5,411 68

(b) Miscellaneous Expenditure.

Per capita tax	.....	3,449 19
Life insurance claims	3,300 00	
Sick benefits	.....	3,347 06
Other expenses	.....	680 75
Total expenditure	$4,574 63	$12,888 68

HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James McCaw, President ..... Irondale.
V. Green, Vice-President ..... Hamilton.
T. H. Cordner, Treasurer..... Hamilton.
F. W. Sterrett, Secretary..... Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1904, 460.
Three members died during 1904.
Amount of Funeral Benefits during 1904, $150.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1904, 66.
Amount paid for Sick Benefits during 1904, $1,548.00.
Number of weeks' sickness experienced during 1904, 310.
Amount paid for medical attendance during 1904, $422.00.
Amount of cash standing to credit of Sick Fund, $561.78.

ASSETS.

Cash in Bank of Hamilton	$ 561 78
Total	$ 561 78

LIABILITIES.—None.

MISCELLANEOUS.

Dues are paid twice a month by the members.
The accounts of the Society were audited on 6th and 21st of each month.
The books of record and account are: Minute book, cash book, and ledger.
Names and addresses of the Auditors for 1904: Chas. Catlin and F. Homer.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$433.04
Cash received during 1904 from:	
Dues	$2,407 25
Fines	20 50
Interest	12 99
Total receipts	$2,440 74

CASH EXPENDITURE.

(a) Expenses of Management.

Registration fee	$ 3 00
Printing, stationery and advertising	2 60
Officers' salaries and officers' and auditors' fees	159 00
Total expenses of management	$ 164 60

(b) Miscellaneous Expenditure.

Funeral Benefits	150 00
Medical attendance	449 40
Sick Benefits	1,548 00
Total expenditure	$2,312 00

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Brantford, Ont.

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

W. J. Verity, Honorary President ..... Brantford.
Robert Webster, President ..... Brantford.
Alex. Davie, 1st Vice-President ..... Brantford.
Cicero Slaght, 2nd Vice-President ..... Brantford.
Chas. Carter, Secretary ..... Brantford.
Verity Plow Co., Treasurer ..... Brantford.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 375.
Number of members who died during 1904, none.
Amount paid for Funeral Benefits, none.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members of the Society who received Sick Benefits during 1904, 96.
Amount of Benefits paid during 1904, $1,209.06.
Number of weeks' sickness experienced in 1904, 406.
Total amount to credit of Sick Benefit Fund, $380.77.

ASSETS.

Cash held by Treasurer (Verity Plow Co.)	$380 77
Total	$380 77

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly.
Number of such assessments made during 1904, 13.
The Society's accounts were audited January 19th, 1905.
Names and addresses of the Auditors of accounts for 1904: N. W. Creech and J. C. Watt.
Books of record and account kept: Assessment roll, cash books, ledger and minute book.
No changes were made during 1904 in the organization or management or in the Constitution and rules in relation to benefits.

Cash Receipts.

Cash balance from 1903 (not extended)	$429 34	
Cash received during 1904 from:		
Assessments		$1,223 10
Interest and dividends		27 50
Total		$1,250 60

Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1904 for:	
Registration fee	$3 00
Law costs	2 50
Officers' salaries, etc.	74 61
Printing, stationery and advertising	10 00
Expenses of management	$90 11

(b) Miscellaneous Expenditure.

Sick Benefits	1,209 06
Grand totals	$1,299 17

ORANGE YOUNG BRITON LODGE No. 33.

Corporate Name: "Lodge No. 33, L. O. Y. B." (Incorporation Certificate No. 263.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.
Head Office, Lewis Street, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 31st November, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Jos. Leslie, Worshipful Master ..... Ottawa.
Geo. Evans, Deputy Master ..... Ottawa.
W. J. Kissick, Secretary ..... Ottawa.
Jas. Carley, Treasurer ..... Ottawa.

FUNERAL BENEFITS.

Number of members who died during 1904. None.

SICK BENEFITS.

Sick Benefits are undertaken by the Society, with a membership of 109.
Number of members of the Society who received Sick Benefits during 1904, 6.
Total amount of benefits paid in 1904, $75.
Number of weeks' sickness experienced in 1904, 25.
Total amount of cash standing to credit of Sick Fund at 31st December, 1904, $299.15.

ASSETS.

Cash in hands of Treasurer	$299 15

LIABILITIES.—No information

MISCELLANEOUS.

The Society's accounts were duly audited for 1904 on January 16th, 1905.
Names and addresses of Auditors: John Carleton and Ed. Ashe, Ottawa.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$29.04	
Dues		$161 75
Application and initiation fees		9 00
Supplies sold		11 00
Per capita tax		5 40
Reinstatements		4 00
Other sources		66 25
Total receipts		$257 40

Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1904 for:	
Per capita tax or levies for management	$21 80
Registration fee	3 00
Supplies bought	35 54
Travelling expenses	2 00
Rent, light, heat and taxes	20 00
Printing, postage, etc.	1 55
Other expenses	12 81
Paid to sick fund	64 70
Total expenses of management	$161 40

(b) Miscellaneous Expenditure.

Sick Benefits	75 00
Per capita tax other than management	27 25
Funeral expenses	11 24
Special relief	10 00
Total expenditure	$284 89

THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE FOUR MONTHS ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Geo. F. Spry, President ..... Toronto.
S. Brownlee, Vice-President ..... Toronto.
G. P. Beswick, Secretary ..... Toronto.
D. Garrow, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 300. Two members died during 1904 and Funeral Benefits were paid amounting to $100.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Forty-eight members receive Sick Benefits during 1904.

Number of weeks' sickness experienced during 1904, 82 weeks.
Sick Benefits amounting to $329.25 were paid.
Amount paid for medical attendance, $70.00.
Cash standing to credit of Sick Benefit Fund at 31st December, 1904, $299.04.

ASSETS.

Cash in Dominion Bank of Canada	$299 04
Total assets	$299 04

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made every two weeks.
The Society's accounts were audited December 31st, 1904.
The books of record kept are a cash book and receipt book.
Names and addresses of the Auditors for 1904: Chas. Kirk and Geo. W. Deuel.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	$214.93	
Cash received during 1904 from:		
Dues		$636 41
Interest		4 00
Total receipts		$640 41

Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1904 for:	
Law costs	$12 00
Supplies bought	4 00
Printing	23 65
Salaries	12 40
Total expenses of management	$52 05

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00
Sick benefits	329 25
Medical attendance	70 00
Other expenditure	5 00
Total expenditure	$556 30

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Organized March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

G. Querques, President .....Toronto.
P. Casciato, Vice-President .....Toronto.
J. Damele, Treasurer .....
A. Mandarino, Secretary .....Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.
The membership at 31st December, 1904, was 63.
Number of members who died during 1904, none.
Total amount paid for Funeral Benefits, none.
Cash standing to credit of Sick and Funeral Benefit Fund, $453.39.

SICK BENEFITS.

The Society undertakes Sick Benefits.
Number of members who received Sick Benefits in 1904, none.
Total amount of Sick Benefits paid in 1904, none.
Number of weeks' sickness experienced in 1904, none.
Amount paid for medical attendance during 1904, none.

ASSETS.

Cash on deposit in Bank of Montreal, Toronto.....	$453 59
Total assets	$453 59

LIABILITIES.—None.

The books of the Society were audited in December, 1904, by A. Olivero and M. Perello, of Toronto.

No changes were made during 1904 in the organization or management or in the Constitution or Rules in relation to benefits.

Cash Receipts.

Cash balance from 1903 (not extended)	$454.90	
Cash received during 1904 from:		
Dues		$100 00
Application fees		$5 00
Supplies sold		5 00
Other sources		18 42
Total receipts		$128 42

Cash Expenditure.

Cash paid during 1904 for:	
Law costs	$4 00
Registration fee	3 00
Printing, etc.	13 50
Postage, etc.	9 43
All other	100 00
Total expenditure	$129 93

THE HAY AND COMPANY EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

Date of application for registry, 6th December, 1904.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 12th day of December, 1904, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.* The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Woodstock, Ont. Suits by or against the Society may be brought in the name of the Hay and Company Employees' Mutual Benefit Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Rules and By-laws of the Society, so far as they relate to the insurance contracts.

THE HAMILTON ROLLING MILLS' BENEFIT SOCIETY.

Date of application for registry, 22nd March, 1905.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 21st day of March, 1905, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.* The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Hamilton, Ont. Suits by or against the Society may be brought in the name of the Hamilton Rolling Mills' Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Rules and By-laws of the Society, so far as they relate to the insurance contracts.

THE BARNARDO OLD BOYS' BENEFIT SOCIETY.

Date of application for registry, 12th April, 1905.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 11th day of April, 1905, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.* The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in he name of The Barnardo Old Boys' Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit I is declared to be a true copy of the By-laws of the Society, so far as they relate to the insurance contracts.

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

Date of application for registry, 12th May, 1905.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 27th day of May, 1905, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.* The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of Pride of Israel Sick Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit I is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits: Membership: Assets and Liabilities.

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2. Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total Membership in Ontario at 31st December, 1904.	Number of Certificates in force anywhere at 31st December, 1904.	Amount of Insurance in force anywhere at 31st December, 1904.	Number of Claims matured in Ontario during 1904.	Amount of Insurance Benefits paid in Ontario during 1904.	Amount of Disability Benefits paid in Ontario during 1904.	Assets in Ontario at 31st December, 1904.	Liabilities in Ontario at 31st December, 1904.	Total Assets anywhere at 31st December, 1904.	Total Liabilities anywhere at 31st December, 1904.
			$ c.		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Chosen Friends, Grand Council, Canadian Order	24,697	27,400	27,189,007 00	208	223,008 24	6,206 00	406,302 99	27,857 99	406,302 99	27,857 99
Civil Service Mutual Benefit Society	280	280	56,000 00	1	1 000 00		2,049 05		2,049 05	
Commercial Travellers' Association of Canada	6,832	6,832	2,818,329 00	62	38,022 50		151,167 18		151,167 18	
Commercial Travellers' M. B. Society of Western Ontario	765	765	586,225 00	12	9,180 00		12,372 16	765 00	12,372 16	765 00
Federated Association of Letter Carriers	202	380		2	741 00		1,163 60		1,163 60	
Foresters, Canadian Order	32,563	56,128	57,175,000 00	206	206,733 00		1,293,287 68	6,424 77	1,293,026 78	11,424 77
Foresters, Catholic Order	7,572	111,266	120,561,500 00	61	57,500 00				864,101 62	128,391 59
Hamilton Police Benefit Fund	55	55			1,063 47	401 00	26,089 30	1,024 66	26,089 30	1,024 66
Home Circles, Canadian Order of	15,794	17,203	24,093,760 00	160	242,993 67	6,910 00	278,230 81	18,109 66	278,230 81	18,109 66
Knights of the Maccabees, Supreme Tent	16,232	322,376	109,851,474 16	104	123,350 00	30,562 61			1,358,707 13	262,175 35
Knights of Pythias, Grand Lodge	1,810	68,203	109,787,000 00			2,000 00			1,071,283 82	
Knights of St. John and Malta	258	2,663	3,110,500 00	1	3,000 00				13,730 03	6,000 00
London Police Benefit Fund	43	43				808 84	22,193 67	2,998 23	22,493 67	2,998 23
Mutual Masonic Compact	115	115	11,500 00	3	300 00		230 36		230 36	
Oddfellows, Canadian Order	4,297	4,012	2,945,300 00	29	16,750 00	300 00	50,628 84	1,820 56	50,628 84	1,820 56
Oddfellows' Relief Association	11,731	17,307	21,801,250 00	84	117,007 46	1,500 00	352,368 89	18,000 00	363,326 04	24,000 00
Orange Grand Lodge of British America	60,000	1,233	4,233,000 00	31	31,000 00		8,399 00	9,000 00	8,399 00	11,000 00
Royal Arcanum	3,760	305,083	680,848,000 00	71	188,109 55		20,826 68		3,350,458 10	920,455 51
Royal Templars of Temperance, Supreme Body	7,738	6,798	8,103,750 00	65	91,529 14		120,810 32	19,600 00	125,810 32	23,100 00
Societe des Artisans Canadiens Francais	922	23,020	22,020,800 00	11	10,600 00	2,769 33			591,979 95	8,500 00
Sons of England	12,530	4,025	4,001,450 00	27	30,000 00	650 00	62,843 00	7,212 81	62,843 00	7,212 81
Sons of Scotland	6,890	7,613	5,867,250 00	12	34,951 33		198,997 42	8,679 98	198,997 42	8,679 98
St. Joseph, Union of, Ottawa	1,443	11,639	10,025,731 36	22	17,188 77		134,201 12	10,783 98	134,201 12	10,783 98
Toronto Firemen's Benefit Fund	188	188			2,271 78	1,011 80	38,954 68		38,954 68	
Toronto Police Benefit Fund	324	324		3	3,200 00	10,277 20	202,644 48	76,673 06	202,644 48	76,673 06
United Workmen, Ancient Order	11,610	14,140	69,471,500 00	481	868,079 80		675,608 35	135,866 11	675,608 35	135,866 11
United Protestant Benevolent Association	73	29	23,000 00	1		40 73	653 24	698 53	653 24	698 53
Totals	262,754	1,015,530	1,584,583,326 92	1,686	2,325,979 11	63,540 57	4,924,927 39	345,615 29	15,209,357 63	1,687,638 74

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1904.	Number of members who died during 1904. (†Members' children; **members' wives).	Amount paid for funeral benefits. (†Members' children; **members' wives.)	Number of members sick during 1904.	Number of weeks' sickness experienced during 1904.	Amount paid for sick benefits during 1904.	Amount paid for medical attendance during 1904.	Amount paid for special relief during 1904	Assets at 31st December 1904.	Liabilities at 31st December, 1904.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
H. M. Army and Navy Veteran Society (Toronto)	101	9	400 00	..	..	..	..	68 00	1,892 64	Nil
H. M. Army and Navy Veteran Society (Hamilton)	66	4	320 00	..	..	..	67 00	..	615 81	
Bain Wagon Co. Employees' M. B. Association	221	1	..	58	213	920 83	..	..	298 29	
Bank of B. N. A. Widows' and Orphans' Fund	270	..	..	..	..	..	..	3,311 93	172,306 72	Nil
Bartenders' Benevolent Association	83	2	198 00	7	31	174 50	61 80	..	572 27	Nil
Bertram Engine Works Co. M. B. Association	117	1	80 00	11	27	383 65	216 70	..	168 61	Nil
Bricklayers' and Masons' Union No. 1 of Ontario	155	4	400 00	..	..	..	14 50	..	1,193 58	
Brown Brothers, Limited, Employees' B. Society	51	..	..	7	21	88 00	..	..	168 41	Nil
Chosen Friends, Canadian Order of	..	25	1 400 00	1,066	1,696	18,230 00	..	..	..	
Canada Foundry Co. Employees' M. B. Society	1,120	8	240 00	159	962	2,248 08	1,166 25	30 00	1,974 80	Nil
Canada Atlantic Ry. Employees S. and D. Society	61	..	..	21	57	170 50	..	..	210 11	
Canada Furniture Manufacturers, Limited, Employees' B. society	299	..	..	17	181	471 25	299 70	10 00	490 18	
Cigarmakers' Union No. 27, Toronto	368	12	600 00	78	278	1,589 10	..	68 10	5,260 35	
" " " 55, Hamilton	194	1	10 00	78	172	808 70	..	78 50	3,697 93	Nil
" " " 59, Brantford	19	..	50 00	..	..	..	..	26 45	309 29	Nil.
Cobban Mfg. Co.'s Employees' M. B. Society	161	..	..	21	81	254 50	..	..	100 00	
Cockshutt Plow Co. Relief Association	275	2	80 00	61	228	860 80	..	60 00	187 12	
Daughters and Maids of England, Grand Lodge	1,214	..	..	..	..	..	..	..	3,685 49	
" " " Subordinate	..	8	400 00	178	684	1,950 67	1,106 70	..	4,116 01	
" " " Juvenile	..	1	15 00	19	57	54 58	193 04	..	1,004 35	
Dominion Expressmen's S. B. Association	301	1	200 00	65	250	1,501 00	..	..	2,156 00	
Foresters, Canadian Order, High Court*	..	..	5,910 00	5,034	25,772	107,716 75	..	..	..	
" " " Subordinate Courts*	..	339	1,592 67	..	..	18,487 82	12,839 63	..	89,130 53	
Gendron Mfg. Co.'s Employees' M. B. Society	124	..	..	39	111	573 12	52 50	..	134 78	
Globe Printing Co.'s Employees' B. Society	73	..	..	8	56	262 50	..	..	1,158 59	Nil.
Gutta Percha and Rubber Mfg. Co. Employees' S. B. Society	200	..	..	16	83	364 10	..	..	360 32	Nil.
Hamilton Steel and Iron Co.'s Employees' B. Society	460	3	150 00	66	310	1,548 00	449 40	..	561 78	Nil
Heintzman & Co.'s Employees' Benefit Society	140	2	100 00	15	87	521 00	..	..	199 26	
Hibernians, Ancient Order of	1,697	14	3,300 00	..	..	3,317 06	..	680 75	7,013 20	Nil.
Home Circles, Canadian Order, Supreme Body*	..	..	..	142	721	2,884 00	..	..	..	
Irish Catholic Benevolent Union, Grand Body	100	3	300 00	..	..	..	..	..	1,501 84	
" " " Subordinate Bodies	..	..	..	56	209	815 00	285 50	14 00	2,113 39	
Italian Benevolent Society (Umberto Primo)	67	..	..	20	43	128 77	55 00	..	1,111 35	Nil.
Italian Workingmen's Association of Ontario	50	..	..	1	1	1 00	44 00	..	325 53	Nil.
Karn & Co's. Employees' M. B. Association	89	..	..	11	16	51 50	96 25	..	253 61	
Knights of the Maccabees*	..	67	3,350 00	3,661	..	82,201 80	..	..	..	
Knights of Pythias, Subordinate Lodges*	..	14	900 00	68	398	2,432 20	1,064 51	434 00	24,690 57	567 69
Knights of St. John, Ontario Grand Commandery, Grand Body	..	..	..	..	..	..	..	..	..	
" " " Subordinate Bodies	130	1	50 00	19	82	328 00	146 75	..	599 19	

" " " Auxiliary Bodies	90	.....	.....	7	18	54 00	89 80	.....	277 69		
adies' Orange Benevolent Association, Grand Body	567	.....	.....	.....	.....	.....	.....	.....	.....		
" " Subordinate Bodies	.....	.....	.....	8	29	67 25	80 95	.....	1,051 87	69 70	
oyal True Blue Association, Grand Body	1,772	21	1,786 15	.....	.....	.....	.....	.....	22,357 52	27 31	
" " Subordinate Bodies	.....	.....	.....	15	42	89 00	113 75	.....	329 66		
oyal Orange Young Briton Lodge, No. 33	109	.....	11 21	6	25	75 00	.....	10 00	299 15		
a Congregazione della Immacolata Concezione di Maria Santissima	65	.....	.....	.....	.....	.....	.....	.....	153 39	Nil.	
lassey-Harris (Toronto) Employees' M. B. Society	976	7	120 00	272	965	2,791 75	.....	15 00	610 96		
		**41	**30 00								
lassey-Harris (Brantford) Relief Association	776	1	48 00	119	403	1,569 20	.....	165 00	1,887 22		
lethodist Book and Publishing House Employees' B. Society	135	.....	.....	23	69	276 00	.....	.....	884 12		
ddfellows, Canadian Order, Grand Lodge*	.....	25	1,130 00	50	142	481 70	.....	.....	.....		
		**21	**570 00								
" " Subordinate Lodges*	.....	.....	.....	450	1,995	5,851 12	2,522 04	.....	25,145 81	1,750 86	
ddfellows, Independent Order, Grand Lodge	30,475	.....	.....	.....	.....	.....	.....	.....	12,217 80	727 24	
" " Subordinate Lodges	.....	250	**900 00	3,112	22,328	63,940 67	10,764 86	3,165 00	1,206,565 62	17,744 71	
			10,652 43								
ddfellows, Manchester Unity, Independent Order	370	**1	**50 00	2	33	92 00	.....	.....	4,568 47		
" " " Subordinate Lodges	.....	.....	.....	72	255	993 34	452 69	.....	3,547 89		
range Grand Lodge, Ontario West, (Grand Lodge)	23,000	255	891 00	113	416	1,702 45	2,753 94	.....	1 816 02		
ttawa Typographical Union, No. 102	306	2	110 00	20	96	384 00	.....	.....	802 05		
ttawa Unity Protestant Benefit Society	253	3	816 00	19	131	367 00	225 46	1 75	1,410 02		
olson Iron Works Benefit Association	300	2	100 00	48	82	329 95	70 00	.....	299 04		
ostal Benefit Association, Toronto	115	3	300 00	.....	.....	.....	.....	.....	394 14		
oyal Templars of Temperance, Grand Council*	.....	9	450 00	205	870	3 734 00	.....	.....	.....		
anctuary Robin Hood, A. O. S	28	1	25 00	5	18	124 99	12 00	.....	829 16		
ociete des Artisans Canadiens Francais, Supreme Body†	.....	.....	.....	2,983	16,870	67 175 79	.....	.....	.....		
ons of England, Grand Lodge*	.....	134	495 00	2,619	10,878	.....	.....	11 50	.....		
		**98	**4,700 00								
		155	15,250 00								
" Subordinate Lodges*	.....	.....	.....	.....	.....	30,870 11	20 969 11	.....	102,496 21	1,891 52	
" Juvenile Lodges†	.....	1	25 00	.....	.....	501 73	729 80	.....	3,666 11	50 68	
ons of Ireland Protestant Association	287	3	400 00	11	82	234 05	273 41	18 00	856 80	Nil	
ons of Scotland Benevolent Association*.	.....	.....	.....	.....	.....	755 62	.....	.....	.....		
. Boniface Benefit Society	215	1	25 00	51	168	670 75	41 00	.....	694 08	Nil	
. Jean Baptiste Society, Ottawa	360	3	1,200 00	30	227	907 65	.....	.....	5,709 02		
. Joseph, Union of, Ottawa Supreme Body†	.....	**65	**1,800 00	1,227	7,203	32,659 83	.....	.....	.....		
. Joseph Mutual Benefit Society (Toronto)	61	.....	.....	14	13	129 00	.....	.....	917 26	Nil.	
. Joseph Aid Society of Formosa	23	.....	.....	6	10	39 50	.....	.....	269 90	Nil.	
. Luke Benefit Society of Amherstburg	35	.....	.....	5	23	94 85	.....	.....	62 85	Nil.	
henheical Mechanical Association, Toronto	117	.....	.....	12	65	390 00	150 00	43 21	7,906 53	Nil.	
oronto Civic Employees' Benevolent Association	117	1	25 00	.....	87	358 60	75 00	1 35	1,937 68		
oronto Hebrew Benevolent Society	83	5	125 00	10	27	120 00	307 81	10 00	1,018 68		
oronto Musical Protective Association	450	4	100 00	31	181	545 22	.....	.....	3,741 44	Nil.	
oronto Railway Employees' Union and B. Society	935	.....	.....	29	109	425 85	139 37	.....	1,831 39	Nil.	
oronto Typographical Union, No. 91	750	7	810 00	42	202	808 00	.....	.....	2,579 34	Nil	
nited Daughters of Chatham	31	2	55 00	8	.....	52 00	.....	.....	427 32		
nited Protestant Benevolent Association*	.....	.....	.....	8	49	80 50	40 76	.....	.....		
erity Plow Company Relief Association	375	.....	.....	96	406	1,209 06	.....	.....	380 77	25 00	
ictoria Lodge No. 7, Good Samaritans	25	2	50 00	5	13	39 00	.....	.....	439 81		
ittorio Emmanuele III. Society	22	3	90 00	5	6	28 50	9 00	.....	42 20	Nil.	
. & J. G. Greey's Employees' M.S.B. Society	120	.....	.....	42	131	506 92	.....	.....	138 50		
Totals	74,861	1,502	62,845 19	22,899	100,191	472,711 17	58,279 26	9,688 57	1,701,153 83	22,854 74	

*Included in membership in Table I

APPENDIX.

APPENDIX TO THE DETAILED REPORT (1905)

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES

I. "The Proper Contents of an Application for Fire Insurance:" An Address delivered by Mr. J. Howard Hunter, M.A., K.C., Inspector of Insurance, at the Annual Meeting of The Mutual Fire Underwriters' Association, held in the Railway Committee Room of the Parliament Buildings, Toronto, 29th March, 1905. Pages C 203 *et seq.*

II. Insurance Tea Schemes. Judgment of Mr. Justice Buckley (H. C. J., Eng.), 8th and 16th February, 1905, in *re* Nelson & Co., Limited.—Extracts from articles in English journals. Pages C 209 *et seq.*

It is illegal to sell or issue in Ontario Blank Policies payable to Bearer: 14 Geo. III. C. 48, s. 2; *Canadian Free Ins. System v. Mayell & Son.*

III. Friendly Societies of England. Increase in the amount of Sickness Claims among members of all ages.—Annual Premiums for an all-life insurance of $1,000 according to the latest Experience of the Manchester Unity; comparison with Premium Table in Schedule to Ontario Insurance Act, R. S. O., 1897, chap. 203. Pages C 227 *et seq.*

IV. "Some Fallacies that Still Vex Friendly Societies:" An Address delivered by Mr. J. Howard Hunter, M.A., K.C., Registrar of Friendly Societies, to The Canadian Fraternal Association at the Annual Meeting, Toronto, 28th April, 1905. Pages C 231 *et seq.*

V. Tables of Net Annual Premiums, Hm. 4½ per cent: For the Adjustment of the Sum Insured where the Age of the Assured was given erroneously, but in good faith, and without intention to deceive. (R. S. O., 1897, chap. 203, s. 149). Pages C 237 *et seq.*

APPENDIX TO THE DETAILED REPORT (1905)

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES

I.

ADDRESS ON "THE PROPER CONTENTS OF AN APPLICATION FOR FIRE INSURANCE."

Delivered by Mr. J. Howard Hunter, M.A., K.C., Inspector of Insurance, at the Annual Meeting of the Mutual Fire Underwriters' Association, held in the Railway Committee Room of the Parliament Buildings, Toronto, on March 28th and 29th, 1905.

[Proceedings of The Mutual Fire Underwriters' Association of Ontario, Wednesday, 29th March, 1905.]

President Levi Stauffer, in presenting Mr. Hunter, said:

Gentlemen,—I have much pleasure in announcing to you that the Inspector of Insurance for Ontario, Mr. Hunter, is present with us, and is prepared, I believe, to deliver an address on "The Proper Contents of the Application and the Policy Respectively." I take much pleasure in introducing him to you, although I think you all know him so well that no introduction is necessary.

Mr. Hunter:

Mr. President and Gentlemen.—Your irresistible Secretary, Mr. Hugh Black, has, I find, put me down for an anniversary sermon, assigning as my text, "The Proper Contents of the Application and the Policy Respectively." But I may say that on these two documents hang all the law—and the losses! Therefore, on reflection, you will see that your Secretary has cut out for me a large day's work, and I think, perhaps, it will be better to confine my remarks to the Application alone. That of itself is a very fruitful subject, and will quite exhaust your time and mine, even though treated only cursorily. It was my intention to prepare a very solemn discourse, but for lack of time the utmost I was able to do was to peg out the ground with some notes of important cases on Applications decided mainly by our own courts. I shall offer some extempore remarks, suggested by these cases.

The "Application" (or "Proposal") is the document which ascertains and describes the property offered for insurance, and furnishes (or should furnish) to the Insurance Company, the particulars necessary to judge of the hazard.

In dealing with any question arising on Fire Insurance Contracts, we must keep constantly before our minds what the contract really is; and once we get a firm hold of the proper purpose of the contract, we can more readily shape our forms of contract and the other forms leading up to it.

A Contract of Fire Insurance (unlike Life Insurance) is a contract of *indemnity;* it is a contract to compensate a specific person in event of loss by fire. Now see what follows from that definition. A man can not be "compensated" for what never existed; or for what, if it did exist, was not at the fire; or, if at the fire, was not injured by the fire; or for what, if it fulfilled all these conditions, had no value; or for property, in which even though it possessed value, he had no ownership or insurable interest. Now, these are some of the material points that are sifted out by the Application. You will observe that nearly all the questions in the Application are directed to one or more of these points. Of course the insured need not be absolute owner of the property insured. But he must have at least an *insurable interest* in it; that is, he must be so related to it as to lose or be prejudiced by the destruction or damage of that property by fire. That relation is what the law calls "an insurable interest."

14 Geo. III., c. 48 (Imp.)—commonly called the *Gambling Act*—Section 1.
Lucena *v.* Craufurd (H. L. 1806) 2 Bos. & Pul. N. R. at 292-5.
De Forest *v.* Fulton Fire Ins. Co. 1 Hall (N. Y.) 84; 1 Bennett 223.
Ogden *v.* Montreal Ins. Co. (1854), 3 U. C. C. P. at 512-6.

You will remember that the insurable interest must exist at the commencement of the insurance, and must exist also at the time of the fire; but it may not necessarily be a continuous or unbroken interest. To illustrate that point. When a farmer fills his barn and places insurance on the "contents" he has an insurable interest in those contents. But during the year the contents of the barn are taken away, and the barn becomes empty. Then again it is filled with a crop, an entirely different crop. His insurance contract related at time of insurance to "contents." In strictness it related to the then particular contents of the barn insured. But those contents are gone and entirely different contents, though of the same nature, are now there. It has long been held that the contract covers such after-acquired and substituted contents. So as to the stocks of goods in the hands of merchants, brokers and warehousemen:

Butler *v.* Standard Fire Ins. Co. (1879), 26 Gr. at 350-1; 4 A. R. at 394.
Merchants Fire Ins. Co. *v.* Equity Fire Ins. Co. 9 O. L. R. 241.

Now in the case of the farmer there could not be an insurable interest on "contents" when there were no contents—when the barn was empty; so there was a complete break in the insurable interest during the currency of the policy. The insured had an insurance interest at the time the policy was issued, and, if the contents are of the same nature ("farm contents") at the time of a fire, he has then an insurable interest even though it has not been an unbroken interest. These then are important points to remember, that in Fire Insurance the insured must have an insurable interest both at the commencement of the insurance and at the time of the fire:

House of Lords in Lynch *v.* Dalzell (1721) 3 Brown P. C. 497, affirming King, L. C.;
Saddlers' Co. *v.* Badcock (1734) 2 Atk. 554, Hardwicke, L. C.;
Caldwell *v.* Stadacona Fire and Life Ins. Co. (1883) 11 S. C. R. at 256;
Crozier *v.* Phoenix 2 Han. (New Brunswick) 200. And contrast Howard *v.* Lancashire Ins. Coy., (1885) 11 S. C. R. at 94, where it was held that an interest acquired after insurance was not sufficient.

But in Life Insurance—which is not a contract of indemnity—it is sufficient that the insurable interest existed at the commencement of the insurance:

Dalby *v.* India & London Life Assce. Co. (1854) 15 C. B.; Parke, B. at 387.
Vezina *v.* New York Life Ins. Co. (1881) 6 S. C. R. 30; North American Life Ins. Co. *v.* Brophy (1901) 2 O. L. R. 559.

Where the insurance covers property that is changing in quantity or location, the insurance is technically described as "floating" insurance. Where the policy consists altogether of such insurance the policy is described as a "floating policy:" Martineau *v.* Kitching (1872) L. R. 7 Q. B. at 458.

Here is another interesting case. The lessee of a house insured the building for his own benefit. The lease expired during the currency of the policy. Just as soon as the lease expired, the insurable interest of the insured was at an end. After the lease had expired a fire took place. Then it occurred to the former lessee or to the landlord that it would be a good thing for the lessee to assign the policy to the landlord. The Insurance Company resisted payment of the claim on the ground that the former lessee had not an insurable interest at the time of the fire, and that the landlord was not insured. The Court held that there being no insurable interest at the time of the fire, the Company was not liable; and that the lessee, not having an insurable interest, could not convey to another a right of action which the lessee himself did not possess: Saddlers' Co. *v.* Badcock, 2 Atk. 554.

Which shows that you must look closely into every case where there is a lessee. That is only one of the illustrations which might be given on this branch of the subject.

Another important point is that if the insured has been compensated for his loss from any other source, he cannot then collect from the Insurance Company. Suppose sparks from a train fire his property, and he recovers the full amount of the loss or damage from the railway company, he cannot then collect anything from the Insurance Company. He cannot expect to be compensated for his loss twice over; if he were, that would be a case of profit, not compensation. What was done in one such case was this. The policy-holder first of all collected his insurance money from the Insurance Company, and then sued the railway company and recovered from them the full amount of the loss. But the Insurance Company became aware of what had been done, and was held entitled to recover back from him the difference between the amount of his loss (plus his expenses) and the total of the amounts he had collected from the railway company and the Insurance Company. The policy-holder was, as to that surplus, held to be trustee for the Insurance Co.: National Fire Ins. Co. *v.* McLaren (1886) 12 O. R. at 687 *et seq.* and cases there cited.

Now get a firm grip of that principle, for it is vital to your business; a policy-holder must not make a profit out of his insurance.

It would be contrary to public policy as well as to the insurance Policy for the assured to make profit out of his insurance. Incendiarism would become rampant all over the country.

Wright *v.* Pole, 1 A. & E. 621.
Wilson *v.* Lancashire &c. Ry. 9 C. B. 640.

This has lately been illustrated by the "valued" fire policy in the United States. Under that policy, the value of the insured property is fixed by the policy; and, in the event of a total loss the payment of the full amount of the policy cannot be disputed, though the actual loss may fall far short of the amount insured. The obvious incentive to over-insurance and incendiarism has already become a public danger; and has greatly increased the premium rates where the valued policy law prevails.

Then, furthermore, you must bear in mind that the contract is a personal contract. It does not run with the property. Though "property" is described as "insured,"

it is strictly not the property, but some person in respect of the property that is insured, and therefore entitled to compensation. You are insuring the applicant only; you are not insuring the whole world; you are insuring only for the benefit of the person named in the application and the policy. Therefore, *if before loss the property is alienated with a transfer of the entire ownership*, the policy cannot be assigned without your consent:

Lynch *v.* Dalzell (1721) 3 Brown P. C. 497.
McPhillips *v.* London Mutual (1896) 23 A. R. 524.

In this latter case it was held unanimously by the Ontario Court of Appeal (Hagarty C. J. O., Burton, Osler, Maclennan J. J. A.) that the assent of the Insurance Company to an assignment of the policy is essential only when the policy is assigned to accompany a sale of the property insured, and a new contract is intended to arise between the purchaser and the Insurance Company. In Salterio *v.* City of London Fire Ins. Coy. (1894) 23 S. C. R. 32, the policy *forbade* the assignment of it or of any interest therein. The policy was assigned by way of collateral security to a mortgage on the insured chattel property: *Held*, that the policy was void.

The mere alienation of the insured property without the written consent of the Insurance Company avoids the policy: Statutory Condition 4. But, *after loss* the assured can assign his *right of action* to any one; there is no question about that:

Waydell *v.* Provincial Ins. Co. 21 U. C. R. 612.
Kerr *v.* Hastings Mutual Fire Ins. Co. 41 U. C. R. 217.
Wattes *v.* Canada Farmers' Ins. Co. 13 C. L. J. 198.

Now in preparing the form of Application, you must bear in mind that if there are any faults or omissions in it the Company may be held as well as the applicant. Statutory Conditions No. 2 says that, in the absence of evidence that both parties consented to the change, the "policy" will be held to conform to the application. "Policy" in the Ontario Insurance Act means any contract of insurance within the meaning of the Act: s. 2 (54). So that an Interim Receipt is, for purposes of Statutory Condition No. 2, a policy:

Coulter *v.* Equity Fire Ins. Co. (1904) 7 O. L. R. 783; affirmed by C. A. 9 O. L. R. 35.

Therefore you have to exercise great care in preparing the application form, and also in having it filled in. If the application is handed into the Company with certain questions unanswered, and the Company accepts such application, that will be held against the Company. If, for example, the application does not answer the question as to encumbrances, it will not be held that the applicant said the property was unencumbered. It will be held that the Insurance Company was satisfied to leave the question unanswered. Such an incomplete application should be returned to the applicant to be properly filled in.

Where the applicant is not asked, there is no duty on him to communicate.

Klein *v.* Union Fire Ins. Co. (1883) 3 O. R. 234;
Reddick *v.* Saugeen Mut. Fire Ins. Co. (1888) 15 A. R. at 366;
Coulter *v.* Equity Fire Ins. Co. (1904), 9 O. L. R. at 42.

The first question generally found on the application seeks to locate the property which is offered as an insurance risk to the Company. The next questions ask the applicant to state the nature of his interest in the property; the value of the property; the amount of insurance already on it; and the distribution of that insurance

over the property covered by it. Then a number of other questions are asked with the same intention of enabling the Company to judge of the hazard undertaken, and to settle the premium proper to be placed on the risk if accepted. As to the first question, the location and description of the property, that question should be fully and correctly answered. There are several cases on record where the "contents" destroyed were not contained in the insured building, as the Company supposed; but, through the negligence of the agent, the Company was held liable. In the case of farm property the premises should be described by lot and concession. As to live stock covered by insurance, it often happens that the stock at the time of the loss was not on the premises owned by the policyholder, but was in distant buildings or premises rented by him. If you intend the insurance to extend to such cases, then in both application and policy it should be expressly stated so. The great art of avoiding litigation is plainly saying just what you mean. Don't leave out important words to save time. In legal documents, when you try a short cut through the woods you will often find the shortest cut through to be the longest way round. Some of the Judges have held the liability of the Company to be very wide where the liability was not clearly defined. In particular cases they have held the Company liable for horses belonging to the policyholder which were miles away from the insured premises, and were perhaps being temporarily stabled in some distant town or village.

You may remember a case that came up some years ago. I think it was in the County of Brant Farmer's Mutual Fire Insurance Company. A team of horses was on the highway, several miles away from the policyholder's farm, drawing quick-lime. Rain came on, heated the lime, fired the wagon, and destroyed wagon and horses. The Judge allowed the fire claim that was made on the Insurance Company in respect of that loss. Now that is a large extension of your liability.

If you intend *ambulatory* insurance, and that you shall be liable for such claims, well and good; but if such is your intention say so plainly in your forms. If, on the contrary, you intend that the contents shall be insured only so long as they are in certain buildings or on a certain farm, say so in express terms.

The expression "contained in" without any limiting words has in various cases been held not to mean "while" or "so long as contained in," but to be merely a description identifying the chattel intended to be insured. In Peterson *v.* Miss. Valley Ins. Co. (1868) 24 Iowa, 494, a horse described in the policy as "contained in a barn," was while away from home burned in an hotel barn: held to be covered by the policy. Similarly in Mills *v.* Farmers' Ins. Co. (1873), 37 Iowa, 400, where a horse insured as "contained in a barn" was killed by lightning on the way to the mill.

On the other hand the policy may be drawn too strictly, as in Haws *v.* St. Paul F. & M. Ins. Co. (1888) 130 Penn. St. 113; 18 Ins. L. Journ. 561, where the policy described the property as "contained in," etc., and had the ordinary lightning clause, but then added this saving clause: "This policy does not cover or insure property of any kind while removed from the particular building therein described, or kept or used in any other place or location, unless otherwise specified in the policy." Held by the Supreme Court (overruling Haws *v.* Fire Assoc. (1886) 114 Penn. St. 431), that the policy did not cover a horse killed by lightning while in a pasture field.

I have called your attention to the question of contents. Now there is a vital distinction between the insurance of "contents" and the insurance of "buildings." In the case of "contents," the insurance will attach to substituted chattels; that is, the insurance attaches not merely to the specific chattels in the buildings at commencement of the insurance, but also to substituted similar chattels belonging to the policyholder and in the building at the time of the fire. But that doctrine of substitution does not extend to insurance on *buildings*. I have had several letters from time to time as to the type of case where the insured building has been pulled or

blown down, and another building erected on the same site. Take the case of a building pulled down and another building erected largely out of the old material—except, of course, the mortar! It has been contended by some of your policy-holders in such cases that under the terms of their policy the new building was insured by the policy that covered the old building. That certainly is a wrong contention. The policy on the old building does not insure the new building. You insured the old building not as so much timber, or as so much stone, bricks and lumber, but as a "building," as a distinctive unit. (Joyce on Insurance Secs. 2773-4, citing numerous cases). You did not insure it as building material, and therefore, if the old building is pulled down, the insurance is at an end, even though the new building is constructed out of the materials of the old building. And what is more, suppose it were a dwelling and the chattels were insured by you in the old building, and were described strictly in the policy *as being insured only while contained in that old building*, then, even though those identical chattels were in the new building, they would not be insured under that policy. If you intend the insurance to pass over, say so plainly, and don't have any litigation about it. Other policyholders, being more than usually reasonable men, have even claimed that after the old building was destroyed by fire, and the Company had paid the full amount of the policy, and the policyholder had with the money received from the Insurance Company put up a new building, the policyholder I say in more than one such case has ventured to claim that the new building is insured by the old contract. You can see the answer to that claim if you remember that an insurance contract is a contract of bare compensation. These policyholders want to be compensated twice over. They want their bread buttered on both sides.

A Member: Supposing there was an endorsement on the policy to the effect that such insurance passed to another building?

Mr. Hunter: If there was such an endorsement by the Company on its policy, the Company would probably not make any trouble. I am speaking of the *legal liability*, and you should know clearly what that liability is. What the Company may *concede* is altogether different matter; but such a transaction would be rather a *gift* of insurance than a *contract* of insurance.

Now, when more than one building is included in the same application, it is customary to have a diagram of the buildings. That diagram is usually filled in by the Company's Agent. There has been a good deal of litigation on the question whether the diagram binds the applicant. The survey being properly agent's work, our courts have generally held that, that unless the applicant is plainly connected in some way with the diagram, he is not bound by it. So it is usual for the Company to get an admission from the applicant that he adopts the diagram, which is now usually on the back of the application. Remember that the agent is ordinarily held responsible for the diagram, and that, if the policyholder is to be committed to the diagram on his application, it should be carefully examined by him, and then, if he is satisfied, it should be completed in the way I have described.

It is not good practice for the agent to fill in the application. It is very bad practice, and should never be done if it can be avoided. If the applicant is illiterate and cannot fill in the application, then it should be fully explained to him. Some Companies stipulate that if an agent fills in the application he shall be deemed to be be the agent of the applicant; but that contention, as a rule, has been disfavored by the courts. A man puts himself in a very awkward position as the agent of both contracting parties, and that practice is always disfavored in law. See remarks of Hagarty, C. J., in Quinlan *v.* Union Fire Ins. Co. (1883) 8 A. R., at 393-396; see also Wyld *v.* London and Liverpool and Globe Ins. Co. (1877) 1 S. C. R. 604, affirming 23 Gr. 442, Benson *v.* Ottawa Agric. Ins. Co. (1878) 42 U. C. R. at 293 *et seq.*; Naughter *v.* Ottawa Agric. Ins. Co. (1878) 43 U. C. R. 121; Hastings Mutual Fire Ins. Co. *v.*

Shannon (1878) 2 S. C. R. 394; Graham *v.* Ontario Mutual Fire Ins. Co. (1887) 14 O R. at 363, 365.

A MEMBER: If the applicant puts his name to the application he adopts it?

MR. HUNTER: Suppose the applicant is totally illiterate, or does not speak or understand the English language? (Chatillon *v.* Canadian Mutual Fire Ins. Co. (1877) 27 U. C. C. P. 450). I believe there are more than thirty different languages spoken and written in the city of Toronto alone. The application is almost invariably printed and written in English for the Company's information. The applicant might afterwards truthfully set up that he was misled or misinformed; or that he did not understand the application. It is neither good practice nor good business for the Company to be put by its agent in such a position. Some law books say that *as to the applicant's* insurance is a contract *uberrimae fidei*. Rather, *as to both parties* to the contract, the policy should rest upon "the utmost good faith;" for otherwise "Policy sits above Conscience." Always remember what, in a great insurance case, was said by one of the very greatest of British Judges: In Carter *v.* Boehm, a leading case on representations (3 Burr, at 1910), Lord Mansfield, C. J., said: "Good faith forbids either party, by concealing what he privately knows, to draw the other into a bargain, from his ignorance of that fact, and his believing the contrary." Cf. Shannon *v.* Hastings Mut. Fire Ins. Co. (1876) 26 U. C. C. P. at 395-6; 2 S. C. R. at 407-8.

Where there are a number of buildings included in the same insurance, the insurance should be distributed over them in specific amounts; that is, the insurance should not be "blanket" insurance. The property should not all be insured under one sum. The proper way is to divide the insured property into units—the several buildings, and their respective contents.

MR. COCHRANE: Is this form of diagram correct?

MR. HUNTER: Yes, it appears to me to be a good form. This is a diagram used by the Sydenham Mutual Fire Insurance Company in its Instructions to Agents. Such a diagram shows the relative situation and the distance of the buildings; it will also greatly assist in getting rid of controversies as to how the insurance was distributed. I am warning you against blanketing the insurance. If you do, you may focus the whole insurance on one point, instead of its being equitably apportioned over all the property as intended by the Company.

We saw at the outset that insurable interest is the indispensable foundation for a contract of insurance. Now we come particularly to the nature and extent of the applicant's interest in the property offered for insurance. Here I have to remind you that there may be several insurable interests grouped on the same property. The most familiar illustration is that of mortgaged property. There the mortgagor, who is the owner of the equity of redemption, has one interest; the mortgagee has another interest:

Ogden *v.* Montreal Ins. Co. (1854) 3 U. C. C. P. at 512-520;

but if the mortgagor, without the consent of the Insurance Company, conveys his interest to his mortgagee, then, the mortgagor's interest, being at an end, so also is his insurance, Pinhey *v.* Mercantile Fire Insurance Co. (1901) 2 O. L. R. 296. If during the currency of a policy on mortgaged property, the property devolves by will —is, say, devised to the widow for life with remainder to her son, then the amount of the mortgagor's interest becomes subdivided into two new interests, that of the life-tenant and that of the remainder-man. Where the change of interest in the property occurs as here by succession, or occurs by operation of the law or by reason of death, then the corresponding change of interest in the insurance takes effect automatically, and without the consent of the Insurance Company. (Statutory Con-

dition 4). Where in any property offered for insurance there are a number of different insurable interests, you should sift out that matter; for the whole amount of insurance on the property should not exceed say two-thirds of the present value of all the then interests combined. In McIntyre v. East Williams Mutual Fire Ins. Co. (1889) 18 O. R. 79, the whole value of the property destroyed was found to be $2,200. The mortgagee was insured for $1,000 in Company A., and he received that sum to be applied on the mortgage debt. The mortgagor had an insurance of $1,000 in Company B., under a policy which agreed to pay only to the extent of two-thirds of his actual loss. The mortgagor claimed from Company B. the full $1,000, on the ground that two-thirds of the whole value, $2,200, exceeded $1,000. But it was held that $1,000 having been received from Company A., the remaining interest in the property was $2,200 less $1,000, or $1,200, and that the sum recoverable from Company B. was two-thirds of $1,200, or $800.

As to trust property, we obviously have the separate interests of the trustee and of the *cestui que trust*, and perhaps other interests.

> In Keefer v. Phoenix Ins. Co., of Hartford, 29 O. R. 394: affirmed by the Supreme Court (1900) 31 S. C. R. 144, the assured, having the legal ownership of the property, but only a partial beneficial interest in it, and being a trustee as to remaining interest for a purchaser to whom he had contracted to sell, was on the facts of that case held entitled to insure in his own name for the benefit of himself and his *cestui que trust*.

The applicant's interest in the property offered you as an insurance risk should be very clearly stated. If the property is encumbered, you recognize how important it is that you should have an accurate account of all the encumbrances. You know how combustible a large mortgage makes insured property! A material under-statement of the encumbrances would void the policy. Here is a case where there was held to be a material under-statement of the mortgages. The application stated that there was a mortgage for $5,000, whereas there were two mortgages on which there was then due $6,160. The court held that the policy was void:

> Wilby v. Standard Insurance Coy. (1883), 3 O. R. 115.

The cases already cited show that it is not necessary, in order to create an insurable interest, to have absolute ownership. Any interest (that is appreciable in money), in any kind of property, will support an insurance contract. A man built a house on what he thought was, say, lot A., and insured that house. The house was burned, and then it came out that the house was really built on lot B. The man had been a trespasser. On that ground, the Insurance Company resisted the man's claim for the insurance money; but the court held that the man had insured *bona fide;* that under a statute then in force he had an insurable interest in the house, because it was in consequence of an unskilful survey that the house was built on another man's lot, and therefore the Insurance Company was liable:

> Stevenson v. London & Lancashire Fire Ins. Co. (1868) 26 U. C. R. 148. In this case the Court (Draper C. J., Hagarty and Morrison, J. J.) doubted "whether an Insurance Company, with which the actual occupier of a house, without fraud or wilful misrepresentation, effects an insurance thereon, can set up the legal title of a stranger to the land on which the house stands as a defence against the claim of the assured."

A question that is cropping up in the United States is the effect of insuring property held under a "Conditional Sale," or, as called in England, a "Hire-Purchase Agreement." I suppose you are all quite familiar with such agreements. Take a

case where a man buys a piano, or a harvester, or some other article under such an agreement. The agreement stipulates that the article is owned by the seller until the last instalment is paid upon it; and, upon default of any payment due, the moneys already paid become forfeited to the seller, who can at once resume possession of the article. But frequently a farmer treats himself as the *owner* of a chattel which he has purchased under such an agreement, and he shows that chattel on his application as part of his property. The courts have not been disposed to press the matter unduly, and a decision has been given in the United States to the effect that even if the insured were taken to be interested only according to the strict agreement, still he was entitled to insure the property. But you can see the danger there may be in going too far in insuring property bought under such an agreement, while the ownership is vested in the seller. I do not know what your practice is in dealing with these chattels held under "hire-purchase agreement," but it is a question that it would be well to have an eye to. If the chattel were a very expensive agricultural implement bought on these terms, it might make a considerable loss for the Company.

MR. COCHRANE: To what extent was the insurable interest held good in the United States case referred to?

MR. HUNTER: One case was Reed v. Williamsburg City Fire Insurance Company (1883), decided by the Supreme Judicial Court of Maine, and reported in 74 Maine 537. The report does not specify the sum paid on the purchased article (a parlor organ), nor the sum remaining due, nor the sum awarded by the jury in the trial court. The Supreme Court held that the policyholder had an insurable interest in the article, and gave as the reason that, at comman law, a common carrier, a warehouseman, and other bailees have an insurable interest in goods in their possession.

In the English case Inglis v. Stock (1885) L. R. 10 App. Cas. at 270, 273, the House of Lords decided that a man has insurable interest in goods *if he is liable to pay for them, whether he has property in them or not.*

The insurable interest of the *seller* under a hire-purchase agreement was considered by the Sixth Circuit Court of the United States in Kortlander v. Elston (1892) 52 Fed. Rep. 180. It was there held that, where a contract of sale of furniture provides that the title shall remain in the seller until the price is paid, then where the furniture *is insured for the seller's benefit, and the seller pays the premium*, the seller is entitled to all the insurance money arising from a loss, and the purchaser has no interest in that insurance money. The question that I am now asked by Mr. Cochrane involves the *extent or measure* of the insurable interest of the *purchaser* of an article sold conditionally under a hire-purchase agreement. I have no case at hand that squarely decides that question. But, theoretically, a man's insurable interest in an article would not be less than the loss he would sustain by the total destruction of the article. Now a purchaser of an article under a hire-purchase agreement would by its destruction lose all that he had paid on the article, and he would still be liable to the seller for the unpaid portion of the price. So that, theoretically, the purchaser might have an insurable interest in the article to the extent of the whole price.

But, on an application to insure the article, an Insurance Company, approaching the matter by a totally different road, would probably ask at least, 1st—What is the market value of the article in its present condition? 2nd—What fraction of the whole price has actually been paid? 3rd—What instalments are still payable, and when? It is evident that if the article—say an agricultural implement—has been much worn, and if a large part of the price is still unpaid, there might be temptation to pay off the balance by means of insurance money.

In a hire-purchase agreement, *where insurance was effected for the benefit of the seller, but the purchaser paid the premium*, the trial Judge in the case before cited

(Kortlander *v.* Elston), had directed the jury that the seller had the right to apply so much of the insurance money as was necessary to pay the balance due on the furniture, and had the right to hold the surplus under the direction of the purchaser to reduce the liability of the guarantor of another debt, due from the purchaser to the seller. From this direction to the jury the guarantor, but not the seller, appealed. The Circuit Court held that the guarantor was not prejudiced by this direction; but said that a strong argument might be made in support of the view that the insurance money all belonged to the seller,. and that the fact of the purchaser's paying the premium gave the purchaser only the right to be reimbursed to the amount of the premium. In this connection may be mentioned the important decision of the House of Lords in Reynolds *v.* Ashby (1904) A. C. 466. Machines were supplied by the seller of them to the lessee of a factory upon the hire-purchase system, the machines to remain the sole and absolute property of the seller till they had been wholly paid for; upon default in payment the seller to have power to end the hiring and resume possession of the machines. They were affixed, as the seller knew, to concrete beds in the floor of the factory by bolts and nuts, and could have been removed without injury to the building or the beds. The lessee made default in payment, and the seller brought an action to recover the machines or their value from a mortgagee of the premises who had taken possesion. *Held*, that the machines had been so affixed as to pass by mortgage to the mortgagee.

The Ontario Act respecting Conditional Sales of Chattels (R. S. O. 1897, C. 149). s. 10, enacts as follows:—

> "10.—(1). Where any goods or chattels subject to the provisions of this Act are affixed to any realty without the consent in writing of the owner of the goods and chattels, such goods and chattels shall not withstanding remain so subject, but the owner of such realty, or any purchaser, or any mortgagee, or other incumbrancer on such realty, shall have the right as against the manufacturer, bailor or vendor of such goods or chattels, or any person claiming through or under them, to retain the said goods and chattels upon payment of the amount due and owing thereon.
>
> "(2). The provisions of this section are to be deemed retroactive and shall apply to past as well as to future transactions."

Cf. Haggert *v.* Town of Brampton (1897), 28 S. C. R. 174; Goldie *v.* Bank of Hamilton (1900), 27 A. R. 619; and Miles *v.* Ankatell (1898), 25 A. R. 458.

Insurance without interest in, or title to, the insured property is mere gambling, and directly incites to arson. When, therefore, the application is before the Company, then is the time to explore questions of interest or title. If the Company afterwards discovers the answers in the application to be false or misleading, the Company (without assigning any reason), can under Statutory Condition 19, cancel the policy on seven days' notice. But where a Company raises questions of interest or title only after a considerable time, and after a loss, and as a defence to paying the loss, appearances are against the Company. In Stock *v.* Inglis (1884) 12 Q. B. D. at 571, Brett (Lord Esher) M. R., said: "In my opinion it is the duty of a Court always to lean in favor of an insurable interest, if possible; for it seems to me that after underwriters have received the premium, the objection that there was no insurable interest is often, as nearly as possible a technical objection, and one which has no real merit—certainly not as between the assured and the insurer. Of course, we must not assume facts which do not exist, nor stretch the law beyond its proper limits, but we ought, I think, to consider the question with a mind, if the facts and the law will allow it, to find in favor of an insurable interest."

As to an Insurance Company setting up the legal title of a stranger as a defence, I have already cited the remarks of our own Court in Stevenson *v.* London & Lancashire Fire Ins. Co. (1868) 26 U. C. R. 148.

Where two or more persons have joint interests or an undivided interest in the subject-matter, the application should be accompanied by an agreement signed and sealed by all the applicants, making themselves jointly and severally liable for payments due or to become due either for premiums or on the premium note; also authorizing some named person, in behalf of all the assured and their interests, to give and receive notices and discharges, and generally to represent and bind all of the assured and their interests in all matters for purposes of the insurance and of the Ontario Insurance Act, Cf. Clarke *v.* Union Fire Ins. Co. (1883) 6 O. R. 653.

As to the value of the building offered for insurance, the owner will, of course, be predisposed to over-value it in his answers. The Company's agent should be able to form an independent opinion. A good practical rule in use in the United States is, first, estimate how much it would cost to replace the building by a new one of the same size, plan and materials; then, having ascertained the age of the building, deduct from the cost of a new building a certain percentage per annum for depreciation. Tiffany's Scale of Depreciation, which is used by the United States Government, is as follows:

Brick, occupied by owner,—1 to 1¼ per cent. per annum.
Brick, occupied by tenant,—1¼ to 1½ per cent. per annum.
Frame, occupied by owner,—2 to 2½ per cent. per annum.
Frame, occupied by tenant,—2½ to 3 per cent. per annum.

The application usually contains questions as to the exposure,—that is the proximity of any specially hazardous risks. I see here, Mr. Schumacher, of Walkerton, Secretary-Treasurer of the Farmers' Central Mutual Fire Insurance Company. His Company not long ago defended in a case (1 O. W. R. 168), where it resisted payment of a claim on the ground that the diagram furnished by the applicant was not a true diagram of the premises, and should have shown the existence of a dangerous risk in close proximity to the building he was offering as a risk to the Company.

Mr. Schumacher: Our agent wrote to the applicant asking him for "a diagram of the premises," but did not ask for the exposures. The applicant sent in a diagram of the premises, but did not show the existence of a saw-mill ninety feet distant from his building. It was on the ground of that omission we resisted payment of his claim when his building was burned; but we lost the case.

Mr. Hunter: Yes. The Court (Ferguson and Meredith J. J.) held that the plaintiff had correctly answered the *question he was asked*, and that he was not asked to show the existence of a dangerous risk off his own premises: Ball *v.* Farmers' Central Mutual Fire Insurance Company (1902); 1 O. W. R., 168. Cf. Benson *v.* Ottawa Agric. Ins. Co. (1878) 42 U. C. R. 282; Naughter *v.* Ottawa Agric. Ins. Co. (1878) 43 U. C. R. 121; also Quinlan *v.* Union Fire Ins. Co. (1883) 8 A. R. 376.

On the question of exposures as well indeed as on the numerous other practical questions entering into the business of general fire insurance, I would refer you to the valuable work of Francis C. Moore, entitled "Fire Insurance and How to Build," New York, 1903, 860 pages, price $5.50. (Agent for Canada, Bulletin Publishing Co., 18 Toronto Street, Toronto.)

Another very important question to ask an applicant for fire insurance is, whether he has any reason to fear incendiarism? It sometimes happens that a man has, for some reason or other, become extremely unpopular in his community, and has on various occasions been threatened. If such a man applies for insurance, it is only fair

that the Insurance Company should be made aware of these threats. The Company may not, of course, refuse to insure his property, but it should have all information before it in order to judge the hazard of the risk it undertakes.

In Herbert *v.* Mercantile Fire Ins. Co. (1878) 43 U. C. R. 384, the policy was avoided for an untruthful answer as to threatened or apprehended incendiarism; at 389 *et seq.*, Harrison, C. J., reviewed the law and the cases.

See also Campbell *v.* Victoria Mutual Fire Ins. Co. (1880) 45 U. C. R. 412;

Greet *v.* Citizens' Ins. Co. (1880) 5 A. R. 596;
Findley *v.* Fire Ins. Co. of N. Am. (1894) 25 O. R. 515;
Knisely *v.* British America Asse Co. (1900) 32 O. R. 376.

Then again a very proper question to ask the applicant is, what fires have you had in the past? I think there are gentlemen present to-day who are able to say that some policyholders have quite a chronology of fires. If the applicant has been unfortunate several times over, that information should be in possession of the Insurance Company. In Stott *v.* London & Lancashire Fire Ins. Co. (1891) 21 O. R. 312, the policy was avoided, the applicant having untruthfully answered "no" to each of the following questions:

"Have you ever had property destroyed or damaged by fire?"
"Has this risk been refused by any other Company or Companies?"

Another important question is, what other insurance is on the property, and for what amounts? Another is, whether the risk has ever been refused by any Insurance Company? Still another is, has a policy on that risk ever been cancelled by any Company?

Stott *v.* London & Lancashire Fire Ins. Co. (1891) 21 O. R. 312.

This outline indicates the questions which are proper and necessary to be asked in an Application. There may be many other questions which special circumstances call for; and it would be well to leave blank lines in the application for the insertion of any special questions that arise out of special circumstances.

If you are going to make the applicant *warrant* the accuracy of the answers in his application, you should expressly limit that warranty to matters material to the contract: R. S. O. (1897) c. 203, s. 144 (2). That limitation should be in the Application. In a warranty, the *literal* accuracy of the answers may be insisted on; in a mere representation, the *substantial* accuracy is all that is required. That is the strict legal difference in England and in the United States between a "warranty" and a "representation." But under the Ontario Insurance Act, R. S. O. 1897, c. 203, s. 144 (2), (3), a misrepresentation, whether in breach of warranty or not, will not avoid the policy unless it has been judicially found that the misrepresentation was material, and would have affected the basis of the contract: Jordan *v.* Provincial Provident Institution (1898) 28 S. C. R. at 564.

Now a word as to what the Application should *not* contain. You should not load up your application with *conditions*; those properly belong to the contract. If the conditions are identical with the Statutory Conditions, it is a waste of paper to print them on the application. Those are properly printed on the policy; and if there are any variations, or omissions, or additions desired, these must also be printed on the policy in ink of a different color and in conspicuous type. So there is no benefit from loading up your *application* with conditions. If there are certain classes of

property that the Company will not, under any circumstances, insure, then it is quite proper for the Company in the application to warn applicants of that.

There is another thing the Application should not contain; that is, the premium note as a sort of tail-piece. Probably you know something of the trouble that some companies have had from printing the premium note at the foot of the application. I do not see the object of doing so. In a notorious case (a Company long since defunct) that practice was used to defraud: and therefore we have the law as it is. R. S. O. (1897), c. 203, s. 127 (2) enacts:

> "Where the premium note or undertaking is made upon a sheet or page which contains other matter, the premium note or undertaking shall be so entitled in conspicuous type, and shall be separated from such other matter by a blank space of at least an inch wide carried across the sheet or page, and if such other matter requires, or is intended to receive the assent of the maker of the premium note or undertaking, such assent shall be evidenced by a signature wholly distinct from the signature to the premium note or undertaking, and any violation of this section shall render the premium note or undertaking absolutely null and void."

Now some Companies in getting their forms printed, left a little less than one inch clear space between the applicaiton and the premium note. I had to deal with such a case at the last session of the Legislature in the winding up of a company: 4 Edw. VII., c. 101. Its premium-note-makers took refuge behind that technicality. As there was not a clear inch of space between the application and the premium note, all the premium notes were technically bad. But suppose there is a full inch of clear space between the application and the premium note, and suppose an applicant, in signing his name to the application projected a looped letter into the blank space, how would a Court then measure the inch space? The law says a "*blank* space;" but a space is not strictly "blank" if there is any writing in it. You can readily see that trouble might arise. What is the object of running such risks? If the motive is only to keep the application and the premium note together, that can be done by a pin or a paper fastener.

Lastly, I have to say that there is no law to compel an Insurance Company to accept any application. An Insurance Company is not a common carrier of risks. You cannot be compelled to accept the original application for fire insurance, nor can you be compelled to accept any "renewal" which in Fire Insurance usually means a new contract. Legislation in the direction of such compulsion has been mooted in the United States—rather wild legislation.

A Company trying to keep a Policy Registrar under such an enactment would soon have to go into liquidation—or exile! Such a Company's franchise reminds me of the privilege conferred on the poor of the parish by 52 George III, chapter 146, which penalized false entries in a parish register, and after making the penalty transportation for fourteen years, bestowed half the penalty on the poor of the parish!

To compel any Insurance Company to accept every application on tender of the premium and thus convert the Company into a common carrier of insurance, would be as sensible as to convert a bank into a common carrier of discounts, and compel the bank to discount every bill or note offered.

Now we have heard a good deal about Municipal Insurance. One of the necessities of Municipal Insurance would be that the municipality would have to become a common carrier of insurance. (Hear, hear). For instance, there are two ratepayers owning property of the same value and of the same exposure. How could the municipality say to one of those ratepayers, "You have a bad record. We will not insure you." If there was a conviction for felony against that man, they could per-

haps refuse him, but in the absence of such aconviction how could they say to him, "We don't like your way of doing business?" (Hear, hear). And in the event of being refused insurance, would he still pay insurance taxes? A municipality could not discriminate between two ratepayers, although there might be an enormous difference between the characters of the two men, and therefore an enormous difference in the risks. I am not going to address you to-day on Municipal Insurance; but that is only one of a thousand fallacies in it, and objections to it. It crops up from time to time, and we want to keep our people thoroughly informed regarding it. It is at best a dangerous delusion. Where would the city of Toronto be to-day if it had depended on Municipal Insurance, as was proposed in the City Council a few years ago? You remember a few years ago the City Council tried to get the Legislature to pass a Municipal Insurance Bill. Less than a year ago (19th April, 1904), fourteen acres in the heart of the wholesale district of Toronto was desolated by a conflagration, and since then some $10,000,000 insurance has been paid by Insurance Companies for the losses. Thus through those world-wide Companies, the burden was shifted to the shoulders of the world. Suppose the burden had fallen on the city of Toronto, and its ratepayers were taxed for $10,000,000 in respect of that loss? You may say that the city could raise the money by debentures. Suppose that fire-loss debentures could be floated, the consequent taxes would depopulate the city. But I ask you, would you invest your money in the debentures of a city that is its own insurer? (Hear, hear). Would any sane man invest his savings in debentures of a municipality which is liable at any time to such blows as that? If the city of Toronto had Municipal Insurance, its debentures could scarcely be floated except at a ruinous discount. Municipal Insurance periodically hovers in the air, and therefore in passing I have alluded to it.

Now while the Insurance Company is not bound in any way to accept any application, nevertheless, if the application is accompanied by a cash premium, or by a premium note, for say, three years, and if the Insurance Company either retains, or unduly detains, that money, or security for money, and a loss occurs on the property in respect of which the premium or premium note was delivered, the Company may be held liable for that loss: Dominion Grange Mut. Fire Ins. Ass. *v.* Bradt (1895) 25 S. C. R. 154. You see that case is different from a bare offer of a risk, unaccompanied by the premium or premium note.

A printed application is not of course necessary in law to set up a contract of insurance; and the contract itself may be oral: R. S. O. 1897, c. 203, secs. 2 (37), 168; Coulter *v.* Equity Fire Ins. Co. (1904) 9 O. L. R., at 42.

A most important question arising out of the Interim Receipt which is taken upon the application, is, What notice is legally necessary to terminate such a contract of insurance? In Dominion Grange M. F. Ins. Asso. *v.* Bradt (1895), 25 S. C. R. 154, one B. applied to the Company for four years' insurance, giving his premium note for that term and a four months' promissory note for the first fixed payment. The Company gave him an Interim Receipt for fifty days, according to the terms of which the contract of insurance might be terminated at any time within the fifty days by the Company mailing notice to the applicant, and in any event non-receipt of a policy within the fifty days was to be absolute evidence of the rejection of the application. No notice of rejection was sent to B. and no policy was issued within the said time, which expired on March 4th, 1891. On April 17, B. received a letter from the manager, asking him to remit funds to pay his note maturing on May 1st. He did so and his letter of remittance crossed another from the manager, mailed at Owen Sound, April 20th, stating the rejection of his application and returning the undertaking and note. On April 24th the insured property was destroyed by fire. B. notified the manager by telegraph, and on April 29th the latter wrote returning the

money remitted by B., who afterwards sent it again to the manager, and it was again returned. B. then brought an action which was dismissed at the hearing and a new trial ordered by the Divisional Court and affirmed by the Court of Appeal. *Held* by the Supreme Court of Canada that there was a valid contract by the Company with B. for insurance for four years; that the Statutory Conditions in the Ontario Insurance Act (R. S. O. 1887, c. 167), governed such contract though not in the form of a policy; that if the provision as to non-receipt of a policy within fifty days was a variation of the Statutory Conditions it was ineffectual for non-compliance with section 115, requiring variation to be written in a different colored ink from the rest of the document, and if it had been so printed the condition was unreasonable; and that such provision, though the non-receipt of the policy might operate as a notice, was inconsistent with condition 19, which provides that notice shall not operate until seven days after its receipt.

Held, also that there was some evidence for the jury that the Company, by demanding and receiving payment of the note, had waived the right to cancel the contract and were estopped from denying that B. was insured. For this decision of the Supreme Court the Chief Justice (at page 164 *et seq.*) gave reasons at length. The important points for you to remember are, that an interim receipt is (equally with a policy) governed by the Statutory Conditions; and therefore that the contract of insurance set up by an interim receipt can only be terminated by the same notice as that which under Statutory Condition 19 would terminate a policy.

A MEMBER: Is that notice necessary to be given whether the applicant has paid the first instalment or not?

MR. HUNTER: I think so. But why give a receipt for money which has not in fact been received? Not only have you given a receipt for money described therein as received, but you have actually received from the applicant his undertaking or premium note covering three or four years of insurance.

A MEMBER: The premium note should be returned?

MR. HUNTER: Certainly.

Now, gentlemen, I have addressed you on important questions (relating to the application) that have arisen out of the decisions of the courts. Of course I have not dealt with this large question of the application *exhaustively;* and I can only hope, in conclusion, that I have not dealt with it *exhaustingly.* (Applause.)

MR. BEATTIE: I beg to move, seconded by Mr. Armstrong, that the admirable address of Mr. Hunter be received, and that it be printed in the Proceedings of this meeting of the Association.

MR. PRESIDENT: You have heard the motion, gentlemen. What is you pleasure? I declare Mr. Beattie's motion carried.

MR. COCHRANE: I would like to have said a few words to that motion, but as the President has now declared it carried, I will refrain. There is a question, however, I would like to ask Mr. Hunter. One of our agents took a risk in the forenoon, to take effect at noon. The insured building was burned at one o'clock. Could we have resisted that claim successfully? No policy had issued; the application had never reached the Head Office of the Company; and of course had not been passed upon.,

MR. HUNTER: Had an interim receipt been given to the applicant?

MR. COCHRANE: Yes.

MR. HUNTER: Then I think you were on the risk and could have been compelled to pay.

MR. COCHRANE: That bears us out. We did not resist, but paid the claim.

A MEMBER: Suppose the policy had expired by an hour and a fire occurred, would the Company be liable?

MR. HUNTER: When issuing a policy it is most important that you name the hour at which the insurance commences and the hour at which it ends. If you say it commences at noon of a certain day and ends at noon of another certain day, that limits the duration of the policy at both ends. But suppose you say nothing about the time of the day at which it begins or ends. The law is that a day begins immediately after twelve o'clock of the previous night, and runs until twelve o'clock of the next night. You can see that in the absence of a limitation in the contract, a fire occurring between these two legal limits of the day makes you liable. If you say in your policy that it expires at twelve o'clock noon of a certain day, and a fire occurs five minutes after twelve o'clock noon on that day, you are not liable. Twelve o'clock noon in a contract means that hour by *standard* time: R. S. O. 1897, c. 144, s. 2.

A MEMBER: I would like to know if nursery stock stored away is considered as "farm contents."

MR. HUNTER: I should not consider nursery stock as ordinary "farm contents;" it should rather be described as "merchandise."

MEMBER: A man who deals altogether in nursery stock has made application for insurance to our Company to the extent of $33,000 on his nursery stock. In the fall he collects the young trees, etc., and puts walls around them to protect them from the frost.

MR. HUNTER: Of course I have not had time to consider that question, but I should be disposed to say that such stock was merchandise and not "farm contents," and that it would be beyond the powers of a Farmers' Mutual to insure such nursery stock.

A MEMBER: If it were within the powers of a Farmers' Mutual to take such insurance, would it be wise to do so?

MR. HUNTER: I do not know what Company is meant; but I would like to know how an ordinary Farmers' Mutual would pay such a loss. How much money has the Company in the bank?

MEMBER: About $6,000.

MR. HUNTER: And $33,000 would be payable within sixty days after proof of loss! How would the Company pay that?

ANOTHER MEMBER: In case of an assignment of a policy could a new premium note be taken?

MR. HUNTER: You should take a new premium note and issue a new policy to the assignee; otherwise you will get into trouble. If you approve of the assignment and of the assignee, issue a new policy and take a new premium note.

A MEMBER: Suppose a policy expired at noon a certain day, and the Secretary of the Company wrote the policyholder that the agent of the Company could not get to see him immediately, but the Company would carry the risk until he did. Would that bind the Company?

MR. HUNTER: A somewhat similar case happened to the East Williams Mutual. The agent of that Company was alleged to have held out to a mortgagor that his policy would be continued by the Company notwithstanding that his mortgagee had for his own benefit insured the mortgaged property in another Company. The agent denied having said so; but the mortgagor and his wife and his daughter all testified that the agent said so. The Company was held liable for a loss that occurred during the time the risk was being so carried :

McIntyre *v.* East Williams Mutual Fire Ins. Co. (1889), 18 O. R. 79.

MEMBER: In the present case the policyholder had a letter from the Secretary of the Company, stating that the Company would carry the risk.

MR. HUNTER: If in writing that letter, the agent acted within the scope of his general powers, or of some special authority, I think the Company would be liable for the loss.

MR. FRANK HAIGHT: In consideration of the very instructive address of Mr. Hunter, I beg to move, seconded by Mr. Armstrong, that a hearty vote of thanks be tendered him by this Association. I may say that we owe Mr. Hunter a great deal; and his address to us to-day has been more than usually interesting and instructive. He has given us a great deal of information and advice that we can use in our business every day.

PRESIDENT: Mr. Hunter, I have much pleasure in tendering you the hearty thanks of this Association for your interesting and instructive address.

MR. HUNTER: Mr. President and Gentlemen,—I thank you very much for your kind resolution, and for the kind words accompanying it. It always affords me great pleasure to help you in any way I can. I have had the very best relations with you during the many years I have been Inspector of Insurance, and have always found you anxious to ascertain, not the means of escaping payment, but the means of doing justice between the policyholder and the Company. Justice is what you should aim at; and, when justice is your aim, you can always count on me to help you in any way. (Applause).

II.

INSURANCE TEA SCHEMES.

Schemes to induce the purchase of merchandise by throwing in insurance, have again been exposed through the general collapse in England of the Insurance Tea Schemes. Of these schemes one of the most notorious is the Tea Pension system of Nelson and Co., Limited. For the compulsory liquidation of this company Mr. Justice Buckley, on the 8th February, 1905, granted a winding up order, and refused to entertain a proposal for reducing the company's insurance contracts under section 22 of *The Life Assurance Companies Act*, 1870, 33-4 Vict. (Imp.) c. 61.

The very instructive judgment of Mr. Justice Buckley in the case, delivered 16th February, 1905, is reported in the London *Times* of the 16th February, 1905; also in 74 *Law Journal* (at p. 292) as follows:

HIGH COURT OF JUSTICE.

CHANCERY DIVISION.

(Before Mr. Justice Buckley).

In *re* Nelson and Co., Limited.

"This is a petition to wind up Nelson and Co., Limited, on the ground of its insolvency."

The insolvency is not, and cannot be disputed. The only defence has been that, in the interests of the unfortunate persons who are the policyholders of or entitled to the benefit of annuity contracts in the Company, the Court should adopt, with or without modification, a scheme which has been put forward, and which is said to be a scheme for the reduction of the Company's contracts under section 22 of *The Life Assurance Companies Act*, 1870.

"The business of Nelson and Co. (Limited), may be described as that of attracting married women to become customers of the Company, and purchasers of the Company's tea, at prices, largely—say, 40 per cent.—above its fair market value, by the delusive and reckless promise of impossible pensions to be paid to them if and when they became widows. The pensions scheme rested upon no actuarial basis of any kind. It ignored the age of the husband on whose death the pension would commence. It ignored the age of the wife during whose widowhood it would be payable. It ignored with some exceptions the health and expectation of life of the husband. The loading which was added to the price of the tea, and which may in a sense be regarded as the premium paid for the annuity contract, bore no actuarial relation whatever to the liability which the Company was undertaking. Under no circumstances could it have justified a pension of anything approaching 10s. a week. If the customers had known that they were overcharged 8d. a lb. for tea, and in the result might possibly during widowhood receive a pension of, say 6d. a week, the number of the Company's customers would probably have suffered considerable reduction. Even the 8d. a lb. did not go to provide for the annuity contracts; it went into the general business, and, under the limited company's contracts, the policyholder could look only to 75 per cent. of the profits realized by its employment with the Company's other funds in the business.

"The offer which the Company made was a mere reckless promise of an impossible pension with a view to induce persons to become customers. The company was incorporated on July 11, 1901. It took over the business of a man named Erasmus Jensen. At that date Jensen had some 150,000 to 200,000 customers, and had become liable to pay pensions to a large number of widows. There is some difference between those who began purchasing tea in Rasmus Jensen's time, and whose contracts were taken over by the limited company, and those who began purchasing from the limited company after July, 1901. It is not material to state the difference accurately for the purposes of this judgment. The most material point is that, from the time of its incorporation, the limited company only offered payment out of a fund—namely 75 per cent. of the Company's net profits on tea. The originators of the scheme had not miscalculated the credulity of the public to whom they appealed. The number of customers increased rapidly, and ultimately reached something like 500,000 or 600,000. The number of widows who became entitled to pensions increased with like rapidity;

and, at the date of this petition, there were about 12,696 widows entitled to 10s. a week, and 7,084 widows entitled to 5s. a week, making a total of upwards of 19,000 widows entitled to pensions, which aggregate to a sum of between £8,000 and £9,000 a week. There is actuarial evidence which is altogether uncontroverted that the reserve which this Company should have had to meet the pensions thus payable and the Company's prospective liability in respect of current contracts which might result in pensions is nearly £30,000,000 sterling The figure is not accurate, and cannot be made accurate without knowing the ages of the lives, a detail which, as I have said, the Company ignored. Making large deductions, as, for instance, a deduction on the footing that, say 75 per cent. of the persons who are now buying tea will cease to buy, and thus cannot become entitled to pensions, and, making certain other allowances, the reserve ought to be a sum measured, at any rate, by millions—£10,000,000 would seem to be about the lowest sum. To meet this gigantic present and prospective liability the Company have available for the annuitants less than £20,000. There is the statutory deposit of £20,000, and, further, a sum of about £2,782 to the credit of the widows' pension fund. But from these has to be deducted a sum of £3,353, which the Company says has been paid to widows over and above the share of profits to which they were entitled. The amount available is thus something under £20,000, a sum sufficient to pay, even in respect of the present current pensions alone, the amount due to them for little more than a fortnight.

"It would take a great deal to induce the Court to allow a Company whose past history is such as I have sketched to continue business. I must add, however, something as to what I have been able to learn as regards the constitution of this Company from the materials before me. The nominal capital is £101,000 in £1 shares. Of these, £100,000 were, under contract of September 19, 1901, issued as fully paid to Erasmus Jensen as vendor. Some further shares seem to have been issued, for in an agreement of December 6, 1901, I find Charles Alfred Goffin agreeing to sell 100,500 shares, being all the shares he held, to a Company called the Nelson Share Syndicate (Limited), for a sum of £220,000 to be paid in fully-paid preference, ordinary, and deferred shares of the syndicate. By clause 6 of that agreement Goffin was (subject to subsisting contracts which were not to be renewed) to have the exclusive right to supply to the syndicate and the Company all tea and other commodities from time to time required for the business. Goffin was a secretary or representative of a man named Catton. There was originally a share qualification required of the directors of Nelson and Co. (Limited)—viz.: £100. That was rescinded on March 19, 1902. Beyond Goffin and the person or persons, whoever they are, who stood behind Goffin, being no doubt the persons (whoever they are) who constituted the Nelson Share Syndicate, there were, so far as I can trace, no corporators of Nelson and Co. (Limited) other that a few holders of one share. Goffin and those who stood behind him were the persons who would derive the profit from being the exclusive vendors to Nelson and Co. (Limited), of the prodigious amount of tea which was wanted to satisfy purchasers attracted by the devices which I have described. The machinery which will become available in the winding up of this Company may, perhaps, be usefully employed in ascertaining whether the object of its existence has not really been to create, by the promise of bogus pensions, an enormous market for tea which was to be supplied to the Company by Goffin or those who stood behind him to their own profit. The result of the Company's proceedings has been to lead to what was perfectly obvious from the first—a state of hopeless insolvency.

"Upon every ground a stop ought to be put to such a Company in such hands carrying on such a system of business as this. In the interest of the unfortunate victims, however, the Court is asked to consider a scheme of reduction of contracts under *The Life Assurance Companies Acts*. A scheme has been brought in. It is, in my opinion, open to insuperable objections upon several grounds. In the first place

it involves that this Company shall continue business—a course to which, in the absence of overpowering reasons in the interest of the customers, I should not accede. Secondly, it proceeds upon a footing that a system of business shall be continued by which customers shall be attracted to become purchasers of tea at a price loaded with a sum to represent the premium on the insurance benefit, such sum, however, not being payable as a premium capable of being dealt with in manner required by section 4 of *The Life Assurance Companies Act* 1870, but included in a lump sum which is to be dealt with in a manner indicated in the scheme. Stating it in figures, the matter would stand somewhat thus: The tea purchased by the Company cost, it is said, 1s. 3d. to 1s. 5d. per lb., and would fairly be retailed at 1s. 8d. per lb. Sale of the tea was made, and would under the scheme continue to be made, at 2s. 4d. per lb., thus providing a loading of 8d. per lb. to form the premium income to support the annuity contracts. The scheme involves that a new company called the Nelson Trading Company (Limited), shall sell the tea and shall pay 75 per cent. of the loading (6d. a lb.) to this company (Nelson and Co. (Limited), which shall as between the two companies, be the insurer of what is called the insured customer of the Nelson Trading Company (Limited). A scheme of that kind is, to my mind, not a reduction of contracts of Nelson and Co. (Limited). It is a scheme under which a customer, if he is minded to make a new contract with the Nelson Trading Company (Limited), is to be entitled to a reduced benefit out of his previously existing contract with Nelson and Co. (Limited). This is not, in my opinion, within section 22 of the *Life Assurance Companies Act*, 1870. That section authorizes a reduction of the contract between A and the Company, but not a provision by which A shall enter into a new contract with a new Company, and as the result of that shall be entitled to a reduced benefit from his contract with the old company. Again, section 4 of the *Life Assurance Companies Act*, 1870, requires that a separate account shall be kept of all receipts in respect of the annuity contracts, and that the receipts shall be carried to and from a separate fund absolutely the security of the annuity-holders. The scheme of business which I am now asked to wind up, and the scheme of reduction which I am asked to approve, is one under which the payment which the assured makes by way of premium is not a separate sum capable of being kept separate and appropriated, as required by section 4. The 2s. 4d. per lb. which she pays is what I may call a contributory sum for securing two benefits—the present receipt of one pound of tea, and the expectation of a future sum of money contingent upon widowhood. I do not think that this is consistent with the Act of Parliament.

"Another fatal objection is that, as Counsel for the Company conceded, the reduction of the contracts which they propose is a reduction of inequality as between the policyholders. That which the Act allows is a reduction of all contracts to the relief of the common debtor, but not a reduction which operates in inequality as between the common creditors. I do not mean that absolute arithmetical equality must be insured, but a scheme which proceeds upon a principle of inequality of reduction is not, I think, within the Act. Again, as is pointed out in the report made by Mr. Ackland to the Board of Trade, no sort of benefit is granted to the existing customers of the Company which it not granted to new customers, unless it may be a trifling advantage in admitting the old customers to benefits within the first year.

"Other objections there are of a commercial rather than a legal character. Thus as matter of business, it is, I think, idle to anticipate that the new trading company could as a trading company ever legitimately get capital for its undertaking upon the terms proposed, namely, that 95 per cent. of its profits should be handed over under the scheme, and 5 per cent. of its profits should be the only fund for expectation of dividend. Again, there is no practical means of insuring that the trading company shall not so work its business, or to prepare its accounts, as that its net profits shall, as Mr. Ackland says, be whittled down to practically nothing. A suggestion was made

by Counsel for the Company, that some machinery should be provided by which this court, or some authority, should retain control over the price which the Company should charge for its tea, and to ensure that the present system should not continue, under which the tea dealing company should be bound to buy all its stock from particular persons, of course to their profit. Such suggestions, to my mind, are illusory. Another objection which weighs strongly with me is that the effect of this scheme is to create what I may call a tied insurance business, a system under which customers are to pay too much for their tea upon the terms that the excess shall be taken by them, not to such insurance office as they like to insure an annuity, but that they shall be tied to Nelson and Co. (Limited), being such a company as I have described, as their insurers. I see no advantage, but every disadvantage, to the customer in this provision. It is said, on the other hand, that to reject any such scheme is to throw away the value of what is called—using a term singularly inappropriate to the facts of this case—the "goodwill" of the Company, and that the widows, being confined to 75 per cent. of the profits, can get nothing in the winding up beyond the £20,000. As to the latter, I am not sure that this is so; but I say no more upon the point, for it may well have to be considered in the course of the winding up. I am clear, however, that, even if this be so, it is more to the interest of the policyholders to put an end at once to this concern, even if that which they get out of the wreck be but a small sum.

"For these reasons I think that the scheme for reduction of contracts is impossible and cannot be approved, and I therefore at the conclusion of the argument pronounced a winding up order."

From the *Investors' Review* (London, Eng.), February 11th, 1905, p. 169.

NELSON'S TEA.

So this curious concern, strange mixture of philanthropy and freak finance, has come at last to the knacker's yard of joint stock companies. Its end cannot be called untimely, considering the surroundings in which it was born or the methods by which it worked, and the wonder is rather that it has not been wound up long ago, since it must have been in Queer Street for many months past. The idea of giving away 10s. or 5s. per week with a pound of tea originated in the brain of one Erasmus Jansen, a tea dealer of Louth, Lincolnshire, and caught on so quickly that in 1901 he had no less than 200,000 names on his books and 3,000 widows drawing annuities. Then the unfeeling Board of Trade stepped in and took proceeding against him for carrying on a life insurance business without having paid the deposit of £20,000, required under *The Insurance Companies Act*, a small but important detail Jansen had overlooked. Unable to find this sum himself he sold the business to a company for the nominal sum of £100, the authorized capital being £101,000, none of which was issued to the public. It was nearly all handed over to another concern known as the Nelson Share Syndicate, Limited, whose functions appear rather mysterious. The new undertaking found the deposit, and for a while things went swimmingly, the sales of tea running into many thousands of pounds worth a week. Sad to say, the claims for pensions also began to mount up rapidly as time passed, until in the end

the 75 per cent. of the profits to which the sagacious promoters had limited the company's liability was no longer sufficient to meet the demands. Meanwhile there were ugly stories afloat of the huge commissions seized by certain officials and others belonging to the company on the sales of tea, commissions which rumor said amounted to as much as 1½d. per lb. Policyholders, for such the buyers of tea were, therefore began to feel nervous and finally presented a winding-up petition which Mr. Justice Buckley this week directed should be acquiesced in. There was nothing else for it, notwithstanding the offer made by certain individuals to find a guarantee for twelve months, for as matters stand to carry on the business on a proper basis, the company would require a reserve of £14,000,000. So it is just as well the Board of Trade refused to entertain any proposals to prolong the suffering, since things would simply have gone from bad to worse. The only persons for whom one feels any sympathy are the poor workers, who bought the tea dreaming that in years to come their wives would have some provision against starvation. Were it not for them, it is as well that the wretched concern, with its sham philanthropy, its vain boast of having solved the old age pension problem and other such nonsense, should be decently interred. But how about those who are alleged to have netted fortunes out of the thing?

From *The Investors' Review*, (London, Eng.) 18th February, 1905, p. 208.

"Mr. Justice Buckley, when stating his reasons for directing Nelson's Tea to be wound up, made a few scathing remarks on the way the scheme had been run. Its method, his Lordship said, was to induce married women to buy tea at a price 40 per cent. above market rates in the hope that by doing so they would get a small annuity should their husbands die. None of the customers appear to have grasped the fact that they were being overcharged to the extent of 8d. per lb. per week. Moreover this 8d. was not set aside for the specific purpose of providing for the annuities, but went into the general business, and the policyholders could at the most only hope to get a share of the profits. Naturally the promoters had reckoned on the gullibility of the British public, indeed it was their principal asset, and they were not disappointed, for when the crash came there were no less than 19,000 widows on the books. To carry on a business of this size a reserve of at least £10,000,000 would be required, and the company had at the outside a miserable £20,000. Mr. Justice Buckley also hinted that the machinery of the Companies' Winding-up Department might be usefully employed in ascertaining whether Nelson's business was not to create a demand for tea, but merely a trick to beguile people into paying for a bogus pension.

From *The Saturday Review*, (London, Eng.), 18th February, 1905, p. 201.

INSURANCE TEA SCHEMES.

The reasons given by Mr. Justice Buckley for pronouncing the winding-up order against Nelson & Co., the firm which did so large a business under the tea pension scheme, must be regarded as much more than a comment on this particular case. There are other schemes of a similar nature to that worked by Nelson & Co., to which the condemnation of the Judge applies with equal force. The plan adopted by a considerable number of tea companies in order to extend their business and to make larger profits than they would out of selling tea by itself is to charge a higher price for the tea, generally 2s. 4d. a pound, and promise their customers benefits in the

form of pensions on becoming widows, or of the payment of a relatively large sum on the death of the husband. In order to create a large business these benefits are announced on a scale of liberality usually from fifteen to twenty times greater than the contributions available for pensions or insurance could possibly provide. In stating that Nelsons had incurred a liability which could only be met by having funds in hand to the amount of £10,000,000, Mr. Justice Buckley was deliberately and professedly understating the real facts of the case. We have the names of at least nine companies conducting business more or less on the lines which have been so severely condemned from the judicial bench. One of the most prominent of these is the British Widow's Assurance Company, Limited,* the accounts of which, as presented to the Insurance Department of the Board of Trade, are before us. From these it appears that the customers have paid £16,000 for their tea, and £9,000 extra in expectation of receiving pensions on becoming widows. Out of this £9,000 only £2,613 was paid to the pension fund. Out of this sum £924 was paid for pensions, whereas it is safe to say that £60 is the outside amount that ought to have been used for this purpose This fact illustrates a very important point which is too little recognized. The customers who pay an extra 10d. a pound for their tea ought to acquire rights against the companies and reserve funds should be provided for meeting these liabilities as they accrue. Instead of doing this, pensions of much too large an amount are paid to the few who become widows, and the payment of these excessive pensions is used as an advertisement to attract new customers.

Another point which was raised in the Nelson case and practically illustrated by a company called the British Endowment Tea, Limited, is that there is nothing to prevent the companies raising the price of their tea to any extent they choose. The British Endowment, for instance, at one time charged 2s. 2d. a pound, then 2s. 8d. then 3s. 4d., and announced that it would be raised to 4s. 8d. a pound. This particular company, however, ceased supplying anything at all to either their agents or their customers, and it is stated that its business is to be taken over by the British Widows. The power to raise the price of tea in this way normally enables the companies to get rid of their customers and the attaching liability after fleecing them for as long as possible. It is to be hoped that the exposure of Nelson and Co., and the very important pronouncement of Mr. Justice Buckley, will suffice to kill these tea schemes once and for all; but such methods illustrate very forcibly the relative helplessness of policyholders in Life Insurance Companies. It might be thought appropriate to give the Board of Trade some power to prevent the continuance of insurance companies which are hopelessly insolvent. The matter is a difficult one to deal with, and any interference with the great majority of British Life Offices, which are conducted on a sounder basis than any other financial institutions in the world is not at all desirable. At the present time the Board of Trade is helpless and cannot even refuse to receive and publish in the official life insurance returns statements which it knows perfectly well are sometimes inaccurate and sometimes entirely untrue.

We could give many concrete instances from our personal knowledge in which the returns nominally complying with the schedules of the Life Insurance Companies Acts are quite misleading and sometimes intentionally so. In former years the Board of Trade used to enter into correspondence with some of the companies and publish the correspondence in the Blue Book. Feeling, however, that it was undignified to state in their correspondence that the returns were inaccurate or unsatisfactory, and then to have to publish the returns in any form which the companies choose to present them in, the Board of Trade relinquished the practice of publishing the correspondence. It is now left—in many ways advantageously left—to the criticisms of the press to expose unsatisfactory insurance features; but the task of the critics is rendered the

* Incorporated in 1902: winding-up order granted by Buckley, J., April 12, 1905. J. H. H.

more difficult by the existing inability of the Board of Trade to compel the companies to make true returns.

It is Illegal in Ontario to Sell or Issue Blank Policies Payable to Bearer.

14 George III., C. 48, s. 2 (which section is in force in Ontario), enacts: "It shall not be lawful to make any policy or policies on the life or lives of any person or persons, or other event or events without inserting in such policy or policies the person's or persons' name or names interested therein, or for whose use, benefit, or on whose account such policy is so made or underwrote." This section has been applied in various cases, e. g., Hodson v. Observer Life Assurance Society (1857), 8 E. and B. 40; Evans v. Bignold (1869), L. R., 4 Q. B., 622; Ogden v. Montreal Insurance Company, 3, U. C. C. P., 513 (when the relation of the three Acts, 19 Geo. II., C. 37; 14 Geo. III., C. 48, and 28 Geo. III., C. 56, was explained by Macaulay, C. J.); Richardson v. Home Insurance Company, 21 U. C. C. P., 291, per Hagarty, C. J.; Craigen v. N. A. Life Insurance Company (1886), 13 S. C. R., 278 ; and the recent case, Canadian Free Insurance Systems v. Mayell & Son (1903), 39 Canada Law Journal, 209, reprinted below.

An accident insurance policy is within 14 Geo. III., C. 48: Shilling v. Accidental Death Insurance Company, 1 F. & F. 116.

[39 Canada Law Journal, p. 209 (March 15, 1903).]

Hughes, Co. J.] [Jan. 23, 1903.]

CANADIAN FREE INSURANCE SYSTEM v. MAYELL & SON.

Unregistered insurance business—Right of insurance company to sell blank policies payable to bearer—Wagering and illegal contracts.

The plaintiffs organized a system ostensibly for the insurance of persons in case of accident or death. They took from merchants a contract agreeing to purchase from the System certain so-called policies, as per specimen, on certain conditions, at $60 per thousand, and to accept the same when forwarded, to be issued within a period of one year. The plaintiffs under the so-called policy were not bound to do anything, for underneath their name and address as printed on the document is the following undertaking of an incorporated insurance company:

"The Ontario Accident and Insurance Company will pay $500 to the legal representatives of the holder, or compensation at the rate of $5 per week in accordance with and subject to certain conditions printed on the back hereof. Signature of holder———————. Witness ———————."

The defendants as holders signed one of these undertakings, but it was delivered to them as an escrow, conditioned only to have force if certain other traders adopted the same system, which was that for every $3 worth of goods purchased for cash by a customer one of these so-called policies was to be given to the purchaser guaranteeing the payment of $500 to his or her legal representative whose death should, independently of all other causes, directly result from an accident caused by external violence

and accidental means occurring within fourteen days from the date of the instrument, or of $5 per week to such person whilst totally disabled for a period not exceeding ten weeks.

There was no such insurance system registered in the Insurance Inspector's returns or authorized by law.

Held, 1. The plaintiffs are not a company authorized to issue currency payable to bearer. They only profess to be a medium for circulating and wagering in the name of an incorporated insurance company, an illegal traffic in the sale of so-called life and accident assurance policies. It is in the nature of a gambling arrangement for the performance of an illegal act. It is therefore void. Any insurance in the nature of a wager is illegal, and sanctioning claim of the plaintiff would be to sanction an illegal device.

2. The plaintiffs promised nothing for the $60 per $1,000, and the Ontario Accident Insurance Company are not parties to the contract, and no consideration passed between them and the holder, and there was no mutuality of contract. The whole transaction was illegal and could have no force or effect.

3. The Ontario Accident Insurance Company, although a duly registered corporation for the transaction of insurance against accident or sickness, has no right to sublet or delegate its franchise to any other corporation or person, much less to an inanimate aggregation without personal responsible existence.

Action dismissed with costs.

J. A. Robinson, for plaintiffs; T. W. Crothers, for defendants.

III.

FRIENDLY SOCIETIES IN ENGLAND.

Increase in the Amount of Sickness Claims among Members of all ages. Annual Premiums for an All Life Insurance of $1,000 according to the Latest Experience of the Manchester Unity; Comparison with Premium Table in Schedule to Ontario Insurance Act, R. S. O. 1897, chap. 203.

A. Sickness Experience.

The recently published experience of the Manchester Unity for the five years 1893-7 shows an increase in sickness claims among members of all ages, that increase

being strongly marked at ages 65 and upwards. In an official publication of the Society* (1903) Mr. Alfred W. Watson, F. I. A., has elaborately worked out the sickness and mortality experience of the society for the years 1893-7; and has contrasted that experience with the previous experience of the society for various periods; also with the combined experience for the five years 1876-80, of the friendly societies registered in England. I have here brought together in a Comparative Table Mr. Watson's final results as to sickness and mortality for the period 1866 to 1897 inclusive.

COMPARATIVE TABLE.

(Compiled from Watson, Tables I and II, Pages 18, 21).

Showing Sickness and Mortality Experience, 1866-1897.

Ages.	Rate of Sickness per member per annum (weeks). Manchester Unity Experience 1866-1870.	Registered Friendly Societies Experience 1876-1880.	Manchester Unity Experience 1893-7.	Rate of Mortality per 100 members per annum. Manchester Unity Experience 1866-1870.	Registered Friendly Societies Experience 1876-1880.	Manchester Unity Experience 1893-7.	Ages.
20 to 24	.75	.85	.90	.64	.57	.37	20 to 24
25 to 29	.81	.87	.95	.76	.62	.46	25 to 29
30 to 34	.93	1.02	1.06	.82	.78	.55	30 to 34
35 to 39	1.06	1.24	1.27	.98	.98	.70	35 to 39
40 to 44	1.26	1.47	1.58	1.26	1.16	.95	40 to 44
45 to 49	1.64	1.89	1.99	1.43	1.48	1.17	45 to 49
50 to 54	2.22	2.39	2.75	1.91	1.90	1.69	50 to 54
55 to 59	3.05	3.36	4.02	2.49	2.78	2.42	55 to 59
60 to 64	4.71	5.17	6.31	3.54	3.91	3.56	60 to 64
65 to 69	7.24	8.73	10.59	5.21	5.71	5.41	65 to 69
70 to 74	12.06	14.46	17 40	7.81	8.07	8.09	70 to 74
75 to 79	16.87	20.27	25.15	9.95	12.15	12.04	75 to 79
80 to 84	20.59	27.36	32.27	11.88	16.01	17.66	80 to 84
85 to 89	29.63	30.86	36.12	19.61	22.62	23.26	85 to 89
90 to 94	19.10	29.29	38.89	10.00	21.57	28.47	90 to 94

Remarking on the increase in sickness claims, Mr. Watson (p. 16 *et seq.*) says:

"The first point to be noted is the great increase in the responsibilities of the society in respect of aged members. From the column 'Exposed to Risk' it may be seen that the number of years of life passed through by members of sixty-five years

*An Account of An Investigation of the Sickness and Mortality Experience of the I. O. O. F. Manchester Unity, during the five years 1893-1897, by Alfred W. Watson, F.I.A., F.S.S., one of the actuaries of the Society, and a Public Valuer under the Friendly Societies Act; followed by Tables setting forth the deduced rates of Sickness and Mortality in Divisions Governed by Occupations and by Geographical Situation; with Life Tables drawn from rural and urban Experiences (separate and combined) in certain Geographical areas; and by Monetary Tables with interest at 3, 3¼, 3½ and 4 per cent. supplying the values of Sickness Benefits at the successive periods of incapacity for the Whole of Life, of Death Benefits, and of Annuities, with commutation columns by which may be obtained the values of Sickness Benefits, Terminable at any age, and of Temporary and Deferred Annuities.

Published by the Grand Master and Board of Directors of the I. O. O. F., M.U., 97 Grosvenor street, Chorlton-upon-Medlock, Manchester, 1903.

of age and upwards was, in the period 1846-48, 1,265; in the period 1856-60, 8,901; in the period 1866-70, 32,200; in the period 1893-97, 139,894.

"The special interest which attaches to the present experience by reason of the magnitude of the data at the higher ages has already been mentioned. It is considered, however, that the re-statement of the figures, in comparison with those of the earlier periods, will be of peculiar value to the members of the Order as illustrating by facts beyond the reach of criticism or contention, the gradual but inevitable increase of the liabilities of a friendly society as time passes, and the consequent imperative necessity for the acumulation of adequate reserve funds.

"It will be understood, of course, that each member who lived through the five years of the period under investigation was counted five times in arriving at the numbers exposed to risk. Making due allowance for deaths within the period, it is safe to say that whereas in 1847 the Society contained not more than five hundred members of sixty-five years of age and upwards, the numbers of such members had increased after the lapse of fifty years to approximately thirty thousand.

"A comparison of the sickness experience indicates a general and remarkable increase in the rate of claim. There is little difference in this respect between the experiences of the three earlier periods, but the experience of the years 1893-97 compares unfavorably with its predecessors at every period of life. Nor is the excess a comparatively small quantity; up to forty-five years of age the average sickness has exceeded that of the period 1866-70 by 21 per cent.; between the ages forty-five to sixty-five the excess is equal to 26 pr cent.; and at the ages sixty-five and over is no less than 42 per cent.

"Premising that sickness depends to some extent upon the occupations of members, it might perhaps be considered that the increase in the claims arose, in a measure, from an increase in the proportion of members engaged in the more laborious occupations. The materials for investigation on this point are scanty, but, such as they are, they do not lend support to this theory. The only information as to the occupations which appears in the report of 1872 is that miners and colliers were in the proportion of 5.91 per cent. of the whole body of members comprised in the experience of 1866-70 and 5.76 per cent. of the experience of 1856-60. The classified experience of miners and colliers forming part of the new data is 5.85 per cent. of the whole, and a liberal allowance, in addition, for that portion of the mining experience which has not been separately tabulated (for reasons which will be hereafter explained) would not increase this percentage to an appreciable extent.

"The excess, unfortunately, is not to be explained away on any convenient hypothesis. A description will be given, in the following pages, of the various classifications which have been made with regard to locality, density of population, and occupation; and anticipating the remarks to be made on this part of the subject it may be said that the prevalence of excess in greater or less degree—over the general average of 1866-70 is all but universal.

"The first conclusion to be established by the new investigation is therefore that the average sickness per member has increased, and that to a very considerable extent."

* * * * * * * * *

"The broad results of these comparisons, view them chronologically from 1846-48 to 1893-97 are that sickness rates are constantly rising, whilst mortality rates, except at the later ages, are declining. * * * It may be pointed out that this experience is unfavorable, financially, in two directions. Not only is the

sickness, per member, at each period of life heavier than was formerly the case, but a greater proportion of members than formerly now survive into old age, the period of life at which sickness is at its maximum intensity."

B. Mortality Experience.

As to the mortality experience of the Manchester Unity (Whole Society Table) for the five years 1893-7, that experience when compared with the former experience of the Society shows a diminished death rate at the lower ages, but an increased death rate at ages 60 and onwards. The net annual premiums calculated by Mr. Watson (p. 482-3) from this latest experience would, if applied to an all-life insurance of $1,000, stand as shown in the following Premium Table. These rates exceed those in the Schedule to *The Ontario Insurance Act*, R. S. O. 1897, c. 203, by differences increasing from 5.7 per cent. at age 18 to nearly 26 per cent. at age 55. For convenient comparison I have here brought together the two rates.

Manchester Unity Experience 1893-7; insurance premiums compared with those of the schedule to The Ontario Insurance Act.

Table of net annual premiums for an All-Life Insurance of $1,000. Interest, 4 per cent.

Age of entry.	Net Annual Premium Manchester Unity Experience 1893-7. Watson, p. 482.	Premium Table Schedule A. to Ontario Insnrance Act R.S.O. 1897, c. 203.	Age of entry.	Net Annual Premium Manchester Unity Experience 1893-7. Watson, p. 482.	Premium Table in Schedule A. to Ontario Insurance Act R.S.O. 1897, c. 203.
18	10.42	9.86	37	21.44	18.05
19	10.81	10.20	38	22.35	18.71
20	11.22	10.55	39	23.30	19.42
21	11.64	10.91	40	24.30	20.18
22	12.08	11.28	41	25.35	20.97
23	12.52	11.66	42	26.46	21.81
24	12.98	12.03	43	27.63	22.70
25	13.46	12.42	44	28.87	23.65
26	13.96	12.76	45	30.19	24.66
27	14.48	13.12	46	31.60	25.72
28	15.03	13.49	47	33.10	27.31
29	15.60	13.87	48	34.70	28.10
30	16.21	14.31	49	36.40	29.36
31	16.85	14.76	50	38.21	30.72
32	17.52	15.22	51	40.13	32.17
33	18.23	15.73	52	42.17	33.71
34	18.97	16.25	53	44.33	35.34
35	19.75	16.82	54	46.61	37.07
36	20.58	17.42	55	49.05	38.94

IV.

SOME FALLACIES THAT STILL VEX FRIENDLY SOCIETIES:

An Address delivered by Mr. J. Howard Hunter, M.A., K.C., Registrar of Friendly Societies, to the Canadian Fraternal Association, at the Annual Meeting, Toronto, 28th April, 1905.

[From the Proceedings of the Canadian Fraternal Association, Friday, April 28th, 1905.]

Mr. Hunter: *Mr. President and Gentlemen,*—It is, of course, very embarrassing for a modest man, after so flattering an introduction, to say anything. I do not know what you are expecting me to talk about to-day. Just at the 11th hour, I was going to say—but it is only 11 now—I threw a few notes together on: "Some Fallacies that Still Vex Friendly Societies."

It is most gratifying to see the yearly increasing interest that is taken in insurance finance by the members of friendly societies throughout this Province. During the past few years there has been a constantly increasing body of opinion coming forward in support of the executive officers in their measures for financial reform. It is true that, in some societies, the members are still in that half-awakened state which prevailed in England in the 40's—the days of the awakening of the Manchester Unity—when the elder Nelson blew the first blast of his trumpet, and startled that great Order from its sense of security. Under that trumpet there was no more repose for the dreamers; and presently all but paralytics were afoot and doing. It heartens one to see the boldness with which, in a number of our societies, the executive officers have grappled the vital but nettlesome question of increasing premium rates.—"Courage, toujours courage†"—From the nettle danger you must pluck the flower safety. Every society launched with insufficient premiums, in its turn, learns—unfortunately not from the experience of other societies, but from its own—that in spite of all the new blood that can be thrown into the membership the burden of death claims continues to grow, until to every intelligent member the issue has plainly become, speedy reform or speedy dissolution. This issue sets the more active minds to search out the fallacy on which the society has heretofore been financed.

Some of the fallacies that in early years vexed our societies, have become so palpable as to be no longer dangerous. Present members are amazed that, under those now-exploded schemes, entrants of all ages obtained the same amount of insurance for the same premium. One would have thought it was plain that two members, one entering at 25 and the other at 45 years of age, were paying iniquitously different prices for the same goods. The same fallacy in another form was seen in raising at the death of a member his insurance money by *uniform* assessments on the surviving members. This assessment was obviously a uniform, though deferred, premium.

A large number of these early schemes were—consciously or unconsciously—in the interest of elderly lives. The founders of the society were almost invariably men who had already fallen into the sere and yellow leaf; and, if any of their number had qualms as to the unequal chance of the younger members ever getting any benefit, the doubter was put down with the rebuke that the young should pay for the old, a generalization very pleasant indeed for the old. As between Smith father, and Smith son, this might be a very proper filial duty. But what as between Smith senior and Jones junior? Here Smith senior cannot be made to see any fallacy. He will die in his error. But Jones junior has already seen light, and has broken away. Those patriarchs of the early societies worked out a peculiar use of the motto, "Liberty, Equality, Fraternity," as curious as the use some of the present patriarchs make of mortality tables. Their idea of "liberty" was liberty for the patriarchs to rank upon the fund as first preference bond-holders. "Equality" to them meant, equality of premiums for youth and old age. "Fraternity" meant that they were the eldest of the brothers and were heirs to the whole estate. (Laughter).

But, in our day, the young blood—the Jones juniors in the societies—have made themselves heard. Reaction has set in, and, in the first fervor of reform, the old members now stand in some danger of being harshly used. In reforming rates, some of the societies in the States have placed the future premiums for these venerable members on the same footing as if they were, at their present ages, applying for insurance. In a large number of cases this is equivalent to excluding them from the society altogether; for such rates are simply prohibitive. These poor derelicts, wandering aimlessly around the precincts of the lodges—where they once occupied the chief seats, and even wielded the gavel are surely a pathetic sight. They ask in broken and pleading voices, what has become of fraternity, of brotherly love? Some of them ask with satirical bitterness:

"Perhaps it was right to dissemble your love.
But,—why did you kick me down stairs?"

I am glad to see that, in Ontario, the old members are being used more gently and more generously.

Now, when on this point, I may call your attention to the very important consequence that in the States some of these elderly men have gone to the Courts for relief, and the hardship of the circumstances is so apparent that the Courts have been disposed to re-open a question we all thought was settled; that is, whether societies have the right to enact retrospective rates of premium. Now, there is the result of overworking a legal right. The nail, after being driven home, was hammered until the board was split.

You may remember that in the Fraternal Congress there was a very able paper read, I think it was in 1903, on these recent decisions. This unsettling of the law has resulted from the palpable hardship which has been inflicted in some of these cases by executive officers that logically no doubt might defend their position. But we have to consider other things in this world besides logic. There is such a thing in this world as humanity as well as logic.

Well, of course, those equal rates for all ages made conspicuous and disastrous failures. Then came the graduated mortuary assessment,—graduated over the surviving members according to their ages at entry. The fallacy obviously inherent in every mortuary assessment is the assumption that the surviving member who is assessed receives no consideration for that assessment unless and until some fellow-member dies. When Smith dies, it is assumed that then Jones for the first time gets value and therefore must pay. After a while—a surprisingly long while—it dawned on the understanding that what Jones got for his money—or *should* get for his money—was insurance on his own life and not on Smith's; and, this being so, that Jones should, in his lifetime, pay not for Smith's insurance goods, but for his own goods, nor should Jones in turn devolve the Jones debts on survivor Robinson.

These and similar fallacies are not now so troublesome and dangerous as they were a few years ago. A more persistent, because more plausible, class of fallacies now vex friendly societies. In resisting the actuary, the reactionaries break into the actuary's own workshop. They find hanging there certain delicate instruments; they walk off with them, and bend and warp them to most strange uses. One of these tools is 'Average.' The fact that an arithmetical average can be found of three abstract numbers does not imply that, if these three numbers are attached to three concrete objects, the average of the three abstract numbers will represent an average of the three concrete objects, or have any relation whatever to them. The average of the numbers 3, 4 and 8 is 5; but the average of three pounds of fish, four pounds of fowl, and eight pounds of mutton, is certainly not five pounds of fish, fowl or mutton

Before any average can properly be taken of concrete things, the things must be not only of the same kind, but of the same quality. Otherwise the average may lead to fatal mistakes.

There was once a bluff sea captain who, with the aid of an uncle's legacy, had risen from the fo'c's'l to be skipper of his own brig; and, with the aid of a clever young mate, he managed for some years to keep his craft out of Davy Jones' locker. He had on board a chest provided with some bottles of active medicine which, as druggists' terms were, as he said, "jest book larnin' and brag," he numbered them from one to twelve in bold figures. Now 20 grains of number four was his favorite prescription for choleraic seizures. One night, upon an urgent call, the skipper found one of his men in serious case. He hastened to his chest for number four, but to his dismay found number four empty. What was to be done? He had heard other skippers talk much of averaging all sorts of things. Why not medicines? Twenty grains of four was obviously the same as 10 grains of three and 10 grains of five. No sooner said than weighed out, mixed and administered. Poor Jack's death was entered by the mate on the ship's log as due to "natural causes;" but he had really died of "average." (Laughter).

Not a few of the deceased friendly societies have died of average, and some are still at sea on the question.

Lives of different ages cannot be thrown together and averaged so as to infer from the average age either any rate of mortality or any rate of premium. The utmost that the standard tables of insurance do in either of these matters is to average lives of the same age. And even as to these lives, they are not taken indiscriminately, say, from the general population. They are lives that are insured after careful medical examination. In other words they are *selected* lives, as well as all of the same age. Now-a-days, for still greater precaution, in what are technically called "Select Tables," not only are the lives of the same age, and selected lives, but the same number of years must have passed since the selection.

This question of average has most seriously confused and misled friendly societies. A member of a society that has in it many young lives says, "the average age of all our members is only 35;" and he then infers that the death rate of the society is as if all the members were 35 years of age. Gentlemen, this is completely delusive.

Mr. George T. Dexter, Superintendent of the Mutual Life of New York, illustrates this point by taking the case of a society of 100,000 members; 50,000 aged 20, and 50,000 aged 50. The average age over the whole 100,000 would be 35. Now, using the American Experience Table, the deaths in one year on 100,000 members, aged each 35 would be only 895. According to the same table the deaths in 50,000 members, each aged 20, would be 390; and the deaths in 50,000 aged 50, would be 689. That would make 1,079, against the estimated number 895, making a difference of 184 deaths.

Now, let us take the matter a step further than Mr. Dexter, and suppose that each of the 184 was insured for $1,500. The calculation, based on the average would, on one year's death claims, be erroneous to the extent of $276,000. Of course the error would be still more serious if the disparity in age were greater. Suppose the average age were 40; and 50,000 of the 100,000 were of age 20, and the other 50,000 of age 60. Here the error would in one year amount to 746 lives and the error in one year's death claims would amount to $1,119,000.

The death rate then, in any society depends, not upon the average age of the members, but upon the several ages of the individual members.

Apply this fallacy of averaging dissimilar things to the business of some other financial institution; say a bank. Here, instead of the physical strength of the customer, we have to do with his financial strength. Instead of rating each customer on

his own strength, and on that basis regulating his line of discount, how would it do to compound all the accounts together so as to "average" the financial strength of all the customers of the bank, and then give each of them an average line of discount?

In the present case such a method is far worse, for each customer of the insurance society, year by year, gets nearer to actual bankruptcy of health and total failure of vitality.

Another most persistent fallacy is that of founding premium rates on the rough sort of average known as the "Expectancy," or "Expectation of Life." On this matter I last year reprinted in the Appendix of my Detailed Insurance Report, warning given many years ago by the highest authorities in England on friendly societies. Just sixty years ago, in his *Vital Statistics*, the elder Neison warned friendly societies against the misuse of the "Expectation of Life." By one writer after another the warning has been reiterated, but this fallacy in some persons resists all exorcism. It will not be cast out. A man violently possessed of it shows the ancient symptoms. The poor sufferer cries aloud; works terribly with his mouth; talks figuratively, and most incoherently.

Now, this persistent fallacy involves a total misapplication of the Expectation Table. It is almost like looking for the value of bonds or debentures in a navigator's traverse table. The use of compound interest is inseparable from the calculation of the value and amount of future premiums. But the increase of mortality proceeds at such an irregular rate of acceleration that the calculation must be made from year to year, instead of upon the basis of the average time involved If the premiums were calculated upon the "Expectation of Life," the shortage in the expected premiums would prove very serious. To illustrate this, a table was published some years ago, based on the American Experience Table, interest taken at 4½ per cent. I have added to the table another column, "F," to show in each case the amount of the shortage.

American Experience at 4½ per cent.

A	B	C	D	E	F
Age.	Expectation in Even years	Net Annual Premium for All-life Insurance of $1,000.	Amount of $1 per Annum during Expectation. Interest 4½ per cent. per annum.	C X D Amount Expected to be received by Society in Premium and Interest.	Deficiency in Amount Actually Received.
10	49	9.973	177.5030	1770.24	770.24
15	46	10.843	152.6726	1655.43	655 43
20	42	11.966	124.2764	1487.08	487.08
25	39	13.423	106.0303	1423.24	423.24
30	35	15.336	85.1640	1306.07	306.07
35	32	17.877	71.7562	1282.79	282.79
40	28	21.301	56.4230	1201.87	201.87
45	25	25.986	46.5706	1210.18	210.18

Taking from this table the case of a member entering at 20 years of age, it is clear that the error against the society would be $487. The younger the age, the greater of course the error. The errors shown in the table are errors for a policy of $1,000. In the case of a policy of $2,000, or of $3,000, the error would, of course, be twice or thrice as much. The result is, that where you calculate premiums on the

Expectation as a financial basis you simply are altogether misled as to the moneys that will enure to the society. Even as an estimate, it is wildly wrong. That was a very favorite mode of computation in our societies a few years ago, and even lately I have seen calculations on that basis. Of course, where that system of financing was pursued in a large society, the aggregate shortage from all the contracts in the society would be enormous. The society would not know what was the matter with it, but it would die.

On this fallacious basis some recent schemes have been propounded, and it is not easy for executive officers, or for anyone else, to make it clear to the ordinary member just where the fallacy lurks in these plausible schemes. I believe the propounders themselves are quite honest and sincere in their views, but they are not sufficiently impressed with the magnitude of the task, or with the responsibility that they are assuming. The attitude of many of these gentlemen who, perhaps for the first time in their lives, have taken the question up at some meeting of delegates, having never given it twenty-four hours' serious consideration before, recalls Sydney Smith's description of Lord John Russell's alarming energy. He said, "There is nothing that Lord John Russell would not undertake. I believe he would perform the operation for the stone, build St. Peter's, or assume—with or without ten minutes' notice—the command of the Channel fleet. And no one would discover by his manner afterwards that the patient had died, that the church had tumbled down, or that the Channel fleet had been knocked to atoms." (Laughter and prolonged applause).

Moved by Dr. Emory, seconded by Mr. Snelgrove, that the thanks of this Association be tendered to Mr. Hunter for his very instructive address. The resolution was carried by a standing vote.

The President then tendered the resolution of thanks to Mr. Hunter, and in doing so spoke of the good advice for which the associations were indebted to him, and the wisdom of taking it. He said he had no doubt the advice contained in the present address would be accepted in the same way.

Replying to Vote of Thanks.

Mr. Hunter: I can only express from my heart my very sincere thanks for your kind words. It is not, of course, pleasant to point out some of these fallacies, but I think that now in this Province we have got beyond the point when there can be any danger in the way of disturbing public confidence. I think you have gained public confidence by the very fact that you have shown yourself courageous enough to reform. The same thing occurred in England. You will remember the tremendous struggle that occurred there between error and intelligence, and the victory that intelligence won. It is most inspiring to read in the histories of the English societies what they went through. There is certainly no risk to the societies now in your dealing outspokenly with your members. In all, or nearly all, the great societies of this Province, the executive officers have come forward and publicly discussed the financial position; have told the members the dangers that threaten and how they should be avoided; and I am glad to see that the members have such a high degree of intelligence that they appreciate not only the courage of the officers who spoke to them in that way, but they appreciate the reasons for the reform that was recommended. It is most encouraging to see—in the last five years for instance—a corresponding growth of confidence in these societies. And why? Because the public see that the societies are anxious for all actuarial information, all assistance. The societies are not excluding the light. They publish minute statements of their affairs; their expenses of management are kept down to a very low figure, and the public show increasing confidence. In the particular societies that have recently reformed their rates I am informed that, far from diminishing the membership, the increase of rates has had the opposite

effect; that there has been a rally of business men,—of hard-headed thinking men,—to these societies, a class of men that were rather shy before. If that is so, I am very glad to hear it. It is certainly what you deserve for your courage in dealing with these difficult and perplexing questions.

Gentlemen, I thank you very sincerely. (Applause).

Mr. Frost asked whether the Registrar would still recommend that his rates just as they were formulated, should be adopted by the fraternal societies.

In Answer to Questions put by Members.

Mr. Hunter: I might say, in reply to the question respecting rates, that I see no reason at all to change the view I took when I first published the minimum rates that you now find in Schedule A to *The Ontario Insurance Act*, which are commonly called the Hunter Rates. The question of the minimum has since been tried and re-tried in the States, as you are aware. The Fraternal Congress, with this Ontario Table before it, thought that they could perhaps reduce the rates somewhat lower, and you see the result in the Fraternal Congress Table. From ages 20 to 55 the rates in the Fraternal Congress Table vary either way from the Hunter Table to the extent of from 1-12th of a cent to 4 cents in the monthly premium on an insurance of $1,000; so that the difference between those two tables comes down to a very small matter.

Then several other societies, each on its own account, undertook the same investigation. For instance, the Maccabees procured an independent actuarial calculation of their own experience. The resulting table, reported in July, 1904, by the Commission on Rates to the Supreme tent of that Order, differed very slightly from the Hunter Table. So slightly, that I do not think it would be worth while spending money or time in trying to elaborate an opinion as between the two rates. So far as our Province is concerned, I am satisfied that you will not, in your experience, find the Hunter Table to be too high, having regard to the constantly increasing number of our people moving into cities and towns, working there in factories under less favorable conditions, and exposed to increased danger through various employments. When these workers are taken off the farm, they are in a different class altogether from the great majority of our present population. Taking into account all these changes, which are occurring under our eyes, I do not think it would be safe for any society to place its rates below that Table. I endeavored there to put the rates at the minimum. When I calculated it, the ordinary table used was the Hm. Table. That was calculated many years ago, before there was a general observance of the Public Health Acts. The Public Health Acts of England, at all events, had not operated on the lives shown in the Hm. Table, and the rate of mortality in that table was somewhat high. But our people went to the other extreme, and said that the table was ridiculously high. It was in order to assist our people in getting to what you call a "rock-bottom" rate, that I calculated the table now in question; and I took the lowest mortality experience we had in Canada, the experience of the Canada Life Assurance Company. That company was very careful and stringent in its medical examinations. I took their experience as a safe foundation in the belief that rates founded on their mortality experience would be extremely low—the lowest that we could hope to attain. I would not suggest for a moment that a lower rate be adopted, because I think you will need at the least every dollar called for by that table. As to *exact* uniformity of rates, that is a matter of opinion among yourselves. There is a considerable diversity of opinion probably still in this Convention, and whether this Convention would forward matters by adopting a resolution for uniformity, I am not in a position to say. There is no doubt that the question is constantly making headway. Whether the time is ripe for that perfect uniformity which would certainly be most desirable in order to prevent unpleasant competition between societies, I am not in a position to say. The Hunter Table was calculated in 1896.

V.

ADJUSTMENT TABLES.

TABLES OF NET ANNUAL PREMIUMS H_M. 4½ PER CENT.

FOR THE ADJUSTMENT OF THE SUM INSURED, WHERE THE AGE OF THE ASSURED WAS GIVEN ERRONEOUSLY BUT IN GOOD FAITH AND WITHOUT INTENTION TO DECEIVE.
(R. S. O. 1897, CHAPTER 203, SECTION 149.)

ADJUSTMENT TABLES.

TABLES OF NET ANNUAL PREMIUMS H^M 4½ PER CENT.

INDEX.

A. All-Life Insurance:

I. Premiums continuous during the Policy Term: Ordinary All-Life Insurance ..... Table 1.

II. Limited Payment Life Insurance; 5, 10, 15, 20 Premiums .....Table 2.

B. Term, or Temporary, Insurance for Terms of 1, 5, 7, and 10 years .....Table 3.

C. Endowment Insurance Policies:

I. Premiums continuous during the Policy Term:

(i) Policy payable at expiration of 10, 15, 20, 25, 30 years, or at Prior Death ..... Table 4.

(ii) Policy payable at expiration of 35, 40, 45, 50 years, or at Prior Death ..... Table 5.

(iii) Policy payable at ages 30, 35, 40, 45, 50, or at Prior Death... Table 6.

(iv) Policy payable at ages 55, 60, 65, 70, or at Prior Death .....Table 7.

II. Ten-Payment Endowment Insurance Policies:

(i) Policy payable at expiration of 15, 20, 25, 30 years, or at Prior Death ..... Table 8

(ii) Policy payable at ages 45, 50, 55, 60, or at Prior Death ..... Table 9.

D. Values of Annuity of 1 payable at end of each year; also net single and Annual Premiums for Ordinary All-Life Insurance of 1.....Table 10.

TABLES OF NET ANNUAL PREMIUMS, Hm. 4½ PER CENT.

For the Adjustment of the Sum Insured, Where the Age of the Assured was Given Erroneously, but in Good Faith, and Without Intention to Deceive. (R. S. O. 1897, Chapter 203, Section 149).

EXPLANATORY NOTE.

The Ontario Insurance Act, Revised Statutes of Ontario 1897, chapter 203, section 149, (as amended by 63 Victoria, chapter 17, section 27, and by 1 Edward VII., chapter 21, section 2 (4), enacts as follows:

"149.—(1) Where the age of a person is material to any contract, and such age is given erroneously in any statement or warranty made for the purposes of the contract, such contract shall not be avoided by reason only of the age being other than as stated or warranted, if it appears that such statement or warranty was made in good faith and without any intention to deceive, but the person entitled to recover on such contract shall not be entitled to recover more than an amount which bears the same ratio to the sum that such person would otherwise be entitled to recover as the premium proper to the stated age of such person bears to the premium proper to the actual age of such person, the said stated age and the actual age being both taken as at the date of the contract.

"Provided that in no case shall the amount receivable exceed the amount stated or indicated in the contract.

"Provided, also, that where the application for and contract of insurance expressly limit the insurable age, and where the actual age of the applicant for insurance at the date of his application exceeds the age so limited, the contract shall, during the lifetime of the assured and not later than five years from the date of the contract, be voidable at the discretion of the insurer within thirty days after the error in age comes to the knowledge of the insurer.

"(2) For the purposes of the next preceding sub-section the word 'premium' shall mean the net annual premium as shown in or deduced from the Hm. Tables of the Institute of Actuaries of Great Britain, the rate of interest being taken at 4½ per cent. per annum.

"To facilitate the use of the Hm. Tables of the said Institute of Actuaries for any purpose of this Act the said tables may be taken as they appear in any published edition or collection of standard actuarial or valuation tables. I Edward VII., c. 21, s. 2 (4).

"(3) If the error in age includes a fractional part of a year exceeding a half year, such fractional part shall be computed as a whole year, but if the fractional part does not exceed a half year it shall be wholly disregarded in the computation.

"(4) When by the terms and for the purposes of the contract, the age of the person in respect of whose age the contract is taken to be greater than the actual age of such person, the number of years added to such age shall, for the purposes of the calculation provided for by this section, be added to the true age of such person.

"(5) Where any error is discovered in respect of any contract of insurance, or of the premium or premiums paid or to be paid upon such contract, nothing herein contained shall be construed in any way to prevent at any time before the maturity of the contract an adjustment between the insurer and the assured of the amount or amounts payable in respect of any insurance effected, or of the premium or premiums paid or to be paid.

"(6) This section shall apply not only to any future application for, or contract of, insurance, but also to any application heretofore taken, and to any contract heretofore made." 63 Vict. c. 17, s. 27.

Cf. Cerri *v.* A. O. F., 28 O. R., at 114-5; *Re* Parish (1904) 4 O. W. R., 425.

As to insurance effected upon his own life by a minor of 15 years of age or upwards, *The Ontario Insurance Act*, R. S. O. 1897, chapter 203, section 150 (6), enacts as follows:

"In respect of insurance heretofore or hereafter, by any person not of the full age of twenty-one years but of the age of fifteen years or upwards effected upon his own life, for either his own benefit or for the benefit of his father, mother, brother or sister, the assured shall not by reason only of his minority, be deemed incompetent to contract for such insurance or for the surrender of such insurance, or to give a valid discharge for any benefit accruing, or for money payable under the contract."

APPLICATION OF THE TABLES.

Example 1. In an accepted proposal for an ordinary all-life insurance of $1,000, the age of the assured had been erroneously given as 30 years instead of 35 years; what is the adjusted amount of the insurance?

From Table 1, the net annual premium for $1,000 for age 35 is $18.719; and for age 30, is $15.798; the proportion therefore is 18.719 : 15.798 : : $1,000 : x. This gives for x, or the fourth term of the proportion, $843.95, which is the amount legally payable under the above section.

Example 2. Here the data being as in example 1, except that the insurance was for $2,500; what is the adjusted amount of the insurance?

First find, as before, the adjusted amount of an insurance of $1,000. Then the amount for an insurance of $2,500 will obviously be 2½ times as much; so that $843.95 x 2½, or $2,109.88, is the amount legally payable under the statute.

In the case of any other policy or contract of insurance falling within the scope of Tables 1 to 9, the amount of insurance legally payable is similarly ascertained.

Table No. 10 brings together the Net Single Premium (A_x), the Net Annual Premium (P_x), and the Annuity (a_x), the relation between these three functions being expressed by the equation :

$$A_x = P_x (1 + a_x)$$

$$\text{or } P_x = \frac{A_x}{1 + a_x}$$

$$\text{whence } P_x = \frac{1}{1 + a_x} - d;$$

the value of d at 4½ per cent. being .0430622.

J. H. H.

TABLE No. 1.

Ordinary All-Life Insurance of $1,000. Premiums continuous during policy term.

Net Annual Premiums H^M 4½ per cent.

Age at Entry.	Net annual Premium.	Age at Entry.	Net annual Premium.	Age at Entry.	Net annual Premium.
15	9.809	32	16.877	49	32.748
16	10.204	33	17.458	50	34.240
17	10.603	34	18.072	51	35.829
18	10.994	35	18.719	52	37.532
19	11.360	36	19.399	53	39.350
20	11.697	37	20.110	54	41.285
21	12.024	38	20.856	55	43.349
22	12.350	39	21.641	56	45.545
23	12.690	40	22.470	57	47.884
24	13.057	41	23.355	58	50.378
25	13.456	42	24.302	59	53.043
26	13.881	43	25.316	60	55.881
27	14.333	44	26.392	61	58.898
28	14.804	45	27.537	62	62.105
29	15.292	46	28.742	63	65.508
30	15.798	47	30.008	64	69.117
31	16.324	48	31.340	65	72.964

TABLE No. 2.

Limited Payment All-Life Insurance of $1,000; 5, 10, 15, 20 Premiums.
Net Annual Premiums, H^M 4½ per cent.

Age at Entry.	5 Premiums each	10 Premiums each	15 Premiums each	20 Premiums each	Age at Entry.
15	40.704	22.851	17.049	14.252	15
16	42.076	23 648	17.652	14.762	16
17	43.461	24.449	18.257	15.273	17
18	44.806	25.219	18.839	15.766	18
19	46.044	25.924	19.372	16.218	19
20	47.153	26.553	19.848	16.622	20
21	48.199	27.145	20.298	17.005	21
22	49.214	27.722	20.736	17.879	22
23	50.255	28.317	21.189	17.766	23
24	51.368	28.956	21.677	18.183	24
25	52.571	29.648	22.205	18.635	25
26	53.846	30.382	22.766	19.115	26
27	55.188	31.155	23.357	19.621	27
28	56.564	31.947	23.964	20.141	28
29	57.967	32.756	24.584	20.674	29
30	59.399	33.583	25.218	21.220	30
31	60.855	34.427	25.866	21.780	31
32	62.357	35.299	26.536	22.362	32
33	63.914	36.203	27.233	22.969	33
34	65.531	37.142	27.959	23.603	34
35	67.205	38.155	28.714	24.264	35
36	68.932	39.119	29.496	24.951	36
37	70.699	40.147	30.302	25.662	37
38	72.504	41.201	31.132	26.397	38
39	74.355	42.290	31.992	27.163	39
40	76.262	43.420	32.888	27.965	40
41	78.248	44.604	33.832	28.813	41
42	80.333	45.857	34.833	29.718	42
43	82.519	47.175	35.893	30 680	43
44	84.789	48.550	37.003	31.695	44
45	87.149	49.984	38.168	32.767	45
46	89.566	51.458	39.375	33.887	46
47	92.022	52.966	40.621	35.052	47
48	94.521	54.513	41.910	36.269	48
49	97.075	56.109	43.255	37.548	49
50	97.688	57.760	44.662	38.895	50
51	102.385	59.483	46.146	40.326	51
52	105.188	61.296	47.723	41.857	52
53	108.089	63.196	49.393	43.489	53
54	111.074	65.178	51.154	45.225	54
55	114.148	67.253	53.014		55
56	117.303	69.419			56
57	120.545	71.684			57
58	123.882	74.055			58
59	127.335	76.546			59
60	130.887	79.145			60
61	134.532	81.852			61
62	138.259	84.670			62
63	142.056	87.604			63
64	145.899	90.663			64
65	149.806	93.894			65

TABLE NO. 3.

Term or Temporary Life Insurance of $1,000 for Terms of 1, 5, 7, and 10 years.

Net Annual Premiums H^M 4½ per cent.

Age at Entry.	Net Premium for 1-Year Term; or "Natural Premium;" or 1-Year Step-Rate	5-Year Term: Net Annual Premium.	7-Year Term: Net Annual Premium.	10-Year Term; Net Annual Premium.	Age at Entry.
15	2.747	3.864	4.463	4.962	15
16	3.107	4.518	5.014	5.358	16
17	3.715	5.190	5.522	5.732	17
18	4.586	5.776	5.936	6.063	18
19	5.498	6.177	6.220	6.318	19
20	6.056	6.367	6.368	6.488	20
21	6.435	6.435	6.451	6.616	21
22	6.549	6.428	6.504	6.715	22
23	6.473	6.432	6.570	6.818	23
24	6.353	6.500	6.687	6.950	24
25	6.345	6.645	6.854	7.122	25
26	6.397	6.849	7.052	7.323	26
27	6.607	7.085	7.273	7.554	27
28	6.863	7.316	7.495	7.795	28
29	7.113	7.532	7.715	8.040	29
30	7.390	7.739	7.941	8.287	30
31	7.576	7.938	8.173	8.528	31
32	7.756	8.162	8.421	8.771	32
33	7.928	8.417	8.686	9.022	33
34	8.138	8.700	8.962	9.292	34
35	8.396	9.001	9.236	9.582	35
36	8.717	9.297	9.509	9.900	36
37	9.056	9.565	9.786	10.249	37
38	9.359	9.811	10.068	10.628	38
39	9.648	10.067	10.386	11.042	39
40	9.862	10.342	10.756	11.498	40
41	10.035	10.692	11.197	12.004	41
42	10.272	11.148	11.717	12.569	42
43	10.648	11.704	12.314	13.198	43
44	11.058	12.329	12.962	18.889	44
45	11.667	13.026	13.657	14.647	45
46	12.383	13.745	14.385	15 462	46
47	13.112	14.458	15.148	16.331	47
48	13.818	15.191	15.955	17.262	48
49	14.565	15.978	16.831	18.270	49
50	15.263	16.828	17.787	19.374	50
51	15.952	17.782	18.849	20.599	51
52	16.793	18.870	20.036	21.973	52
53	17.799	20.085	21.360	23.498	53
54	18.884	21.410	22.826	25.178	54
55	20.127	22.881	24.451	27.018	55
56	21.486	24.506	26.243	29.011	56
57	22.957	26.305	28.220	31.162	57
58	24.522	28.302	30.382	33.478	58
59	26.353	30.529	32.735	35.960	59
60	28.400	32.950	35.258	38.632	60
61	30.658	35.543	37.943	41.522	61
62	33.144	38.288	40.767	44.676	62
63	35.876	41.170	43.774	48.138	63
64	38.670	44.145	47.008	51.947	64
65	41.561	47.323	50.574	56.141	65

TABLE NO. 3.—*Continued.*

Term or Temporary Life Insurance of $1,000.

Net Annual Premiums H^M 4½ per cent.

Age at Entry.	Premium for 1-Year Term Insurance or Natural Premium or 1-Year Step-Rate.	Age at Entry.	Premium for 1-Year Term Insurance or Natural Premium or 1-Year Step-Rate.	Age at Entry.	Premium for 1-Year Term Insurance or Natural Premium or 1-Year Step-Rate.
66	44.564	77	109.747	88	228.995
67	47.741	78	117.907	89	242.293
68	50.942	79	127.329	90	267.418
69	54.871	80	138.423	91	299.270
70	59.514	81	151.231	92	336.186
71	65.120	82	163.973	93	397.874
72	71.713	83	177.850	94	485.455
73	79.292	84	190.313	95	609.604
74	87.268	85	200.847	96	781.174
75	94.125	86	210.196	97	956.938
76	101.791	87	221.273		

TABLE No. 4.

Endowment Insurance Policy of $1,000, payable at expiration of 10, 15, 20, 25 30 years, or at prior death.

Premiums Continuous During Policy Term.

Net Annual Premiums H^M 4½ per cent.

Age at Entry.	10-Year Policy.	15-Year Policy.	20-Year Policy.	25-Year Policy.	30-Year Policy.	Age at Entry.
15	80.102	48.832	33.753	25.149	19.777	15
16	80.389	49.087	33.997	25.392	20.023	16
17	80.681	49.342	34.240	25.633	20.267	17
18	80.943	49.571	34.459	25.854	20.494	18
19	81.136	49.746	34.633	26.033	20.683	19
20	81.243	49.856	34.752	26.164	20.831	20
21	81.299	49.929	34.843	26.271	20.957	21
22	81.323	49.979	34.916	26.363	21.074	22
23	81.345	50.031	34.993	26.461	21.198	23
24	81.390	50.104	35.089	26.579	21.344	24
25	81.468	50.206	35.210	26.722	21.516	25
26	81.570	50.329	35.849	26.887	21.710	26
27	81.692	50.469	35.505	27.069	21.924	27
28	81.816	50.612	35.666	27.260	22.150	28
29	81.939	50.753	35.830	27.457	22.386	29
30	82 061	50.895	36.000	27.663	22.634	30
31	82.179	51.035	36.173	27.876	22.895	31
32	82.304	51.183	36.360	28.106	23.176	32
33	82.439	51.342	36.561	28.355	23.483	33
34	82.583	51.517	36.782	28.627	23.817	34
35	82.737	51.708	37.021	28.923	24.181	35
36	82.894	51.912	37.277	29.242	24.575	36
37	83.052	52.125	37.549	29.583	24.999	37
38	83.211	52.349	37.838	29.950	25.454	38
39	83.380	52.590	38.151	30.348	25.949	39
40	83.566	52.853	38.494	30.785	26.487	40
41	83.786	53.151	38.878	31.272		41
42	84.050	53.494	39.314	31.819		42
43	84.359	53.884	39.805	32.428		43
44	84.703	54.316	40.347	33.098		44
45	85.086	54.794	40.946	33.833		45
46	85.492	55.306	41.595			46
47	85.913	55.851	42 291			47
48	86.354	56.436	43.042			48
49	86.828	57.072	43.860			49
50	87.341	57.769	44.751			50
51	87.913	58.545				51
52	88.563	59.416				52
53	89.292	60.383				53
54	90.100	61.447				54
55	91.000	62.616				55
56	91.992					
57	93.088					
58	94.295					
59	95.626					
60	97.073					

TABLE No. 5.

Endowment Insurance Policy of $1,000, payable at expiration of 35, 40, 45, 50 years, or at prior death.

Premiums Continuous During Policy Term.

Net Annual Premiums H^M 4½ per cent

Age at Entry.	35-Year Policy.	40-Year Policy.	45-Year Policy.	50-Year Policy.	Age at Entry.
15	16.244	13.865	12.253	11.183	15
16	16.499	14.134	12.541	11.493	16
17	16.755	14.404	12.832	11.808	17
18	16.994	14.661	13.111	12.115	18
19	17.200	14.889	13.365	12.397	19
20	17.369	15.082	13.587	12.651	20
21	17.519	15.260	13.798		21
22	17.663	15.435	14.007		22
23	17.816	15.622	14.232		23
24	17.993	15.835	14.485		24
25	18.198	16.079	14.772		25
26	18.428	16.351			26
27	18.680	16.649			27
28	18.948	16.966			28
29	19.231	17.301			29
30	19.531	17.655			30
31	19.848				
32	20.190				
33	20.562				
34	20.966				
35	21.405				

TABLE NO. 6.

Endowment nsurance Policy of $1,000. Payable at Ages 30, 35, 40, 45, 50, or at Prior Death

Premiums Continuous During Policy Term.

Net Annual Premiums H^M 4½ per cent.

Age at Entry.	Policy Payable at Age 30.	Policy Payable at Age 35.	Policy Payable at Age 40.	Policy Payable at Age 45.	Policy Payable at Age 50.	Age at Entry.
15	48.832	33.753	25.149	19.777	16.244	15
16	53.495	36.332	26 789	20.919	17.095	16
17	58.881	39.198	28.567	22.137	17.991	17
18	65.143	42.378	30.485	23.421	18.919	18
19	72.490	45.909	32.541	24.763	19.866	19
20	81.243	49.856	34.752	26.164	20.831	20
21		54 342	37.174	27.660	21.839	21
22		59.513	39.855	29 276	22.908	22
23		65.566	42.867	31.048	24.064	23
24		72.767	46 288	33.014	25.330	24
25		81.468	50.206	35 210	26.722	25
26			54.718	37.661	28.251	26
27			59.985	40.406	29.930	27
28			66.082	43.484	31.766	28
29			73.337	46.954	33.780	29
30			82.061	50.895	36.000	30
31				55.407	38.456	31
32				60.631	41.196	32
33				66.748	44.273	33
34				74 003	47.751	34
35				82.737	51.708	35
36					56.242	36
37					61.482	37
38					67.603	38
39					74.850	39
40					83.566	40

TABLE NO. 7.

Endowment Insurance Policy of $1,000, Payable at Ages 55, 60, 65, 70, or at Prior Death.

Premiums Continuous During Policy Term.

Net Annual Premiums H^M 4% per cent.

Age at Entry.	Policy Payable at Age 55.	Policy Payable at Age 60.	Policy Payable at Age 65.	Policy Payable at Age 70.	Age at Entry.
15	13 845	12 253	11 183	10 [illegible]5	15
16	14 536	12 810	11 667	10 944	16
17	15 254	13 [illegible]4	12 162	11 [illegible]92	17
18	15 997	13 965	12 656	11 834	18
19	16 650	14 530	13 132	12 255	19
20	17 369	15 082	13 587	12 651	20
21	18 006	15 639	14 039	13 039	21
22	18 856	16 213	14 509	13 432	22
23	19 658	16 822	14 [illegible]85	13 844	23
24	20 551	17 481	15 510	14 280	24
25	21 516	18 [illegible]08	16 079	14 772	25
26	22 563	18 972	16 [illegible]61	15 289	26
27	23 [illegible]09	19 [illegible]93	17 [illegible]50	15 840	27
28	24 921	20 688	18 [illegible]56	16 418	28
29	26 239	21 659	18 [illegible]83	17 022	29
30	27 683	22 634	19 531	17 655	30
31	29 296	23 706	20 341	18 519	31
32	30 830	24 861	21 205	19 021	32
33	32 738	26 [illegible]06	22 129	19 767	33
34	34 773	27 457	23 [illegible]19	20 561	34
35	37 [illegible]21	28 923	24 [illegible]81	21 465	35
36	39 513	30 515	25 519	22 302	36
37	42 284	32 246	26 538	23 252	37
38	45 385	34 [illegible]55	27 [illegible]46	24 260	38
39	48 851	36 207	29 256	25 [illegible]35	39
40	52 852	38 494	30 785	26 487	40
41	57 414	41 035	32 [illegible]53	27 730	41
42	62 706	43 883	34 284	29 [illegible]78	42
43	68 908	47 [illegible]83	36 297	30 540	43
44	75 254	50 [illegible]93	38 598	32 120	44
45	85 [illegible]86	54 794	40 [illegible]46	33 [illegible]83	45
46		59 472	43 631	35 [illegible]79	46
47		64 852	46 598	37 [illegible]70	47
48		71 [illegible]10	49 [illegible]96	39 [illegible]27	48
49		78 [illegible]89	53 593	42 [illegible]78	49
50		87 [illegible]41	57 769	44 751	50
51			62 536	47 589	51
52			68 [illegible]26	50 [illegible]43	52
53			74 440	54 257	53
54			81 [illegible]82	58 [illegible]88	54
55			91 [illegible]00	62 [illegible]16	55
56				67 637	56
57				73 [illegible]82	57
58				80 [illegible]27	58
59				87 [illegible]17	59
60				97 [illegible]73	60

TABLE No. 8

Ten Payment Endowment Insurance Policy of $1,000, payable at expiration of 15, 20, 25, 30 years, or at prior death.

Net Annual Premiums H^M 4½ per cent.

Age at Entry.	15-Year Policy; 10 Premiums each.	20-Year Policy; 10 Premiums each.	25-Year Policy; 10 Premiums each.	30-Year Policy; 10 Premiums each.	Age at Entry.
20	66.697	55.515	46.981	40.527	20
21	66.772	55.620	47.121	40.711	21
22	66.816	55.696	47.233	40.871	22
23	66.860	55.773	47.350	41.039	23
24	66.929	55.877	47.497	41.242	24
25	67.034	56.018	47.686	41.490	25
26	67.165	56.186	47.906	41.773	26
27	67.316	56.377	48.152	42.087	27
28	67.471	56.573	48.408	42.416	28
29	67.624	56.771	48.670	42.755	29
30	67.777	56.973	48.939	43.108	30
31	67.926	57.176	49.215	43.473	31
32	68.084	57.393	49.510	43.865	32
33	68.254	57.627	49.828	44.287	33
34	68.439	57.881	50.173	44.745	34
35	68.637	58.154	50.544	45.238	35
36	68.846	58.443	50.940	45.765	36
37	69.061	58.744	51.357	46.322	37
38	69.282	59.059	51.797	46.911	38
39	69.518	59.398	52.271	47.543	39
40	69.777	59.768	52.788	48.225	40
41	70.074	60.185	53.364		41
42	70.422	60.664	54.013		42
43	70.822	61.206	54.736		43
44	71.265	61.803	55.525		44
45	71.756	62.461	56.384		45
46	72.278	63.163			46
47	72.825	63.905			47
48	73.405	64.693			48
49	74.032	65.541			49
50	74.712	66.455			50
51	75.466				
52	76.315				
53	77.258				
54	78.293				
55	79.433				

TABLE No. 9.

Ten Payment Endowment Insurance Policy of $1,000, payable at Ages 45, 50, 55, 60, or at prior death.

Net Annual Premiums H^M 4½ per cent.

Age at Entry.	Payable at Age 45; 10 Premiums each:	Payable at Age 50; 10 Premiums each:	Payable at Age 55; 10 Premiums each:	Payable at Age 60; 10 Premiums each:	Age at Entry.
20	46.981	40.527	35.727	32.243	20
21	48.639	41.847	36.797	33.132	21
22	50.339	43.193	37.879	34.022	22
23	52.119	44.598	39.006	34.946	23
24	54.007	46.092	40.206	35.934	24
25	56.018	47.686	41.490	36.993	25
26	58.146	49.374	42.851	38.116	26
27	60.392	51.154	44.285	39.298	27
28	62.743	53.013	45.778	40.525	28
29	65.202	54.950	47.327	41.794	29
30	67.777	56.973	48.939	43.108	30
31		59.082	50.614	44.466	31
32		61.295	52.366	45.885	32
33		63.620	54.203	47.368	33
34		66.066	56.132	48.921	34
35		68.637	58.154	50.544	35
36			60.271	52.238	36
37			62.482	54.000	37
38			64.794	55.835	38
39			67.222	57.754	39
40			69.777	59.768	40
				61.896	41
				64.156	42
				66.552	43
				69.082	44
				71.756	45

TABLE No. 10

H^M $4\frac{1}{2}$ Per Cent.

Values of Annuity of 1 payable at end of each year; also net Single and Annual Premiums for Ordinary All Life Insurance of 1.

Age at Entry	a_x Value of Annuity of 1 payable at end of each year.	A_x Net Single Premium for Insurance of 1.	P Net Annual Premium for Insurance of 1.	Age at Entry.
10	18.4792	.162042	.008327	10
11	18.3849	.165245	.008524	11
12	18.2892	.168566	.008780	12
13	18.1758	.174246	.009087	13
14	18.0493	.179635	.009433	14
15	17.9137	.185633	.009869	15
16	17.7738	.191871	.010204	16
17	17.6341	.197575	.010603	17
18	17.4894	.203574	.010901	18
19	17.3750	.208734	.011360	19
20	17.2617	.213609	.011637	20
21	17.1534	.218274	.012024	21
22	17.0467	.222870	.012250	22
23	16.9506	.227013	.012580	23
24	16.8582	.231065	.012957	24
25	16.7656	.235076	.013456	25
26	16.6612	.239775	.013884	26
27	16.5579	.244170	.014253	27
28	16.4813	.248830	.014804	28
29	16.4168	.252050	.015202	29
30	15.9883	.268401	.015798	30
31	15.8888	.272882	.016524	31
32	15.6837	.281564	.016877	32
33	15.5241	.288467	.017458	33
34	15.4585	.291612	.018072	34
35	15.4182	.293488	.018719	35
36	15.0100	.310573	.019399	36
37	14.8297	.318340	.020110	37
38	14.6450	.326290	.020856	38
39	14.4552	.334463	.021641	39
40	14.2596	.342890	.022470	40
41	14.0564	.351668	.023355	41
42	13.8446	.360758	.024302	42
43	13.6246	.370232	.025316	43
44	13.3979	.379993	.026392	44
45	13.1645	.390044	.027537	45
46	12.9267	.400284	.028742	46
47	12.6855	.410671	.030008	47
48	12.4405	.421221	.031340	48
49	12.1908	.431973	.032748	49
50	11.9363	.442934	.034240	50
51	11.6756	.454159	.035829	51
52	11.4079	.465690	.037532	52
53	11.1342	.477476	.039350	53
54	10.8557	.489466	.041285	54
55	10.5726	.501658	.043349	55
56	10.2858	.514010	.045545	56
57	9.9955	.526509	.047884	57
58	9.7020	.539146	.050378	58
59	9.4053	.551926	.053043	59
60	9.1068	.564777	.055881	60
61	8.8077	.577658	.058898	61

TABLE No. 10.—*Continued*

H^M 4½ per cent.

Value of Annuity of 1 payable at end of each year; also net Single and Annual Premiums for ordinary All-Life Insurance of 1.

x	a_x	A_x	P_x	
Age at Entry.	Value of Annuity of 1 payable at end of each year.	Net Single Premium for Insurance of 1.	Net Annual Premium for Insurance of 1.	Age at Entry.
62	8.5087	[illegible]	.062165	62
63	8.2156	[illegible]	.065508	63
64	7.9142	.600130	.069417	64
65	7.6087	.628[illegible]	.072944	65
66	7.3230	[illegible]	.077185	66
67	7.0284	.684307	[illegible]	67
68	6.7281	.715211	[illegible]	68
69	6.4262	.748212	.[illegible]	69
70	6.1238	.783271	.[illegible]	70
71	5.8278	.[illegible]	[illegible]	71
72	5.5393	.[illegible]	.110971	72
73	5.2475	[illegible]	.117407	73
74	4.9785	[illegible]	.124195	74
75	4.7250	.756570	.131611	75
76	4.4762	.791881	.139545	76
77	4.2345	[illegible]	.147870	77
78	3.9983	.784764	.155007	78
79	3.7653	.[illegible]	.160787	79
80	3.5387	.814754	.177206	80
81	[illegible]	.8[illegible]	.188243	81
82	.1247	.822681	.[illegible]	82
83	2.9[illegible]	.836[illegible]	.210711	83
84	2.7745	.8374[illegible]	.221886	84
85	2.6180	.844[illegible]	.2[illegible]	85
86	2.4[illegible]	.8[illegible]	.245045	86
87	2.2[illegible]	.857925	.260094	87
88	2.1254	.865[illegible]	.270[illegible]	88
89	1.9198	.874266	.290427	89
90	1.7864	.884518	.3[illegible]	90
91	1.4457	.894[illegible]	.335817	91
92	1.3982	.905[illegible]	.411847	92
93	.9003	.916874	.474[illegible]	93
94	.0340	.928337	.557[illegible]	94
95	.4084	.[illegible]340	.668[illegible]	95
96	.1758	.94[illegible]	.807418	96
97		.956[illegible]	.956[illegible]	97

INDEXES

TO

DETAILED REPORT

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES.

The following indexes comprise all insurance corporations or companies standing registered at the 25th October, 1905.

PAGE 2.—Index A: Dominion Licensees standing registered at the 25th October, 1905, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of Insurance in this Province.

PAGE 6.—Index B: Provincial Licensees standing registered at the 25th October, 1905, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein.

PAGE 8.—Index C: Friendly Societies standing registered at the 25th October, 1905, being Societies registered by the Province of Ontario for the transaction of insurance therein.

J. HOWARD HUNTER,

Inspector of Insurance and Registrar of Friendly Societies.

INDEX A Dominion Licensees standing registered at 25th October, 1905.

Index No.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins, 1905.	Registry ends, 1906.
A 66	Accident and Guarantee Company of Canada	2573	Accident and Sickness Insurance	May 1	April 30
A 42	Aetna Insurance Company of Hartford, Conn.	2551	Fire and Inland Marine Insurance	"	" 30
A 5	Aetna Life Insurance Company of Hartford, Conn.	2454	Life Insurance	"	" 30
A 3	Alliance Assurance Company	2451	Fire Insurance	"	" 30
A 43	American Surety Company of New York	2578	Guarantee Insurance	"	" 30
A 62	Anglo-American Fire Insurance Company	2413	Fire Insurance	"	" 30
A 19	Atlas Assurance Company, Limited	2477	Fire Insurance	"	" 30
A 37	Boiler Inspection and Insurance Company of Canada	2577	Steam Boiler Insurance	"	" 30
A 21	British America Assurance Company, Toronto	2551	Fire and Inland Marine Insurance	"	" 30
A 59	British and Foreign Marine Insurance Company Limited	2557	Ocean and Inland Marine Insurance, and the business of insuring Personal Effects against loss or damage by any accident in Canada to any person in Canada	"	" 30
A 2	Caledonian Insurance Company	2452	Fire Insurance	"	" 30
A 45	Canada Accident Assurance Company	2481	Accident, Sickness and Plate Glass Insurance	"	" 30
A 4	Canada Life Assurance Company Toronto	2501	Life Insurance	"	" 30
——	Canadian Casualty and Boiler Insurance Company	2505	The business of Accident Insurance (excluding that branch thereof known as Employers' Liability Insurance); the business of Sickness Insurance and the business of insuring against loss or damage to personal property other than plate glass or burglary	"	" 30
	See under Index B				
A 57	Canadian Fire Insurance Company	2558	Fire Insurance	May 1	" 30
A 50	Canadian Order of Foresters (the Widows and Orphans Benefit Fund)	2511	Life and Sickness Insurance on the Assessment Plan	"	" 30
A 52	Canadian Railway Accident Insurance Company	2549	Accident and Sickness Insurance	"	" 30
A 77	Central Life Insurance Company of Canada	2601	Life Insurance	May 1	" 30
A 51	Commercial Travellers' Mutual Benefit Society	2525	Life Insurance on the Assessment Plan	May 1	" 30
A 6	Continental Fire Insurance Company (Limited)	2503	Fire, Ocean, Inland Marine and Life Insurance	"	" 30
A 7	Confederation Life Association of Canada	2458	Life Insurance	"	" 30
A 44	Connecticut Fire Insurance Company of Hartford, Conn.	2567	Fire Insurance	"	" 30
A 65	Continental Life Insurance Company	2573	Life Insurance	"	" 30
A 65	Crown Life Insurance Company	2570	Life Insurance	"	" 30
A 36	Dominion Guarantee Company (Limited)	2563	Burglary Guarantee Insurance	"	" 30
A 33	Dominion of Canada Guarantee and Accident Insurance Company	2417	Guarantee, Accident and Sickness Insurance	"	" 30
A 15	Dominion Life Assurance Company	2507	Life Insurance	"	" 30
A 35	Dominion Plate Glass Insurance Company	2562	Plate Glass Insurance	"	" 30
A 26	Edinburgh Life Assurance Company	2582	Life Insurance	"	" 30

INDEX A: Dominion Licensees, etc.—*Continued.*

Report Page	Name of Company	Registry No.	Business authorized to transact	Licensed to Dec. 31st, 1905.	Date of Issue of Certificate, 1905.
A 7	Empire Accident and Security Company	251	Accident, Sickness and Guarantee Insurance		April 30
A 51	Employers' Liability Assurance Corporation, Limited	2068	Accident, Guarantee and Sickness Insurance		" 30
A 20	Equitable Life Assurance Society of the United States	2109	Life Insurance		" 30
A 6	Fidelity Fire Insurance Company	50	Fire Insurance		" 30
A 61	Excelsior Life Insurance Company	2258	Life Insurance		" 30
A	Federal Life Assurance Company of Canada	2214	Life Insurance		" 30
A 7	Fidelity and Casualty Company of New York		Accident, Sickness and Guarantee Insurance		" 30
A 80	Firemen's Fund Insurance Company		Steam-Marine Insurance	Marine	" 30
A 71	Continental American Insurance Company		Fire Insurance		" 30
A 57	General Council of the Catholic Mutual Benefit Association of Canada		Life Insurance		" 30
A 9	Great West Life Insurance Company	2	Life Insurance		" 30
A 12	Guardian Assurance Company of North America		Fire Insurance		" 30
A	Guarantee Company of North America		Fire Insurance		" 30
A 11	Hamburg-Bremen Fire Insurance Company		Fire Insurance		" 30
A 14	Home Life Association of Canada		Life Insurance		" 30
A 67	Home Insurance Company		Fire Insurance		" 30
A 7	Imperial Guarantee and Accident Insurance Company of Canada	2	Accident, Sickness and Guarantee Insurance		" 30
A 54	Imperial Life Assurance Company of Canada	2	Life Insurance		" 30
A	Insurance Company of North America		Fire and Marine Insurance		" 30
A 7	International Life Assurance Company	2	Life Insurance		" 30
			Employers' Liability Insurance		" 30
A 3	Law Union and Crown Insurance Company	17	Fire Insurance		" 30
A	Liverpool and London and Globe Insurance Company	7	Fire and Life Insurance		" 30
A 2	London Assurance		Marine Insurance		" 30
A 14	London Guarantee and Accident Company		Accident, Sickness and Guarantee Insurance		" 30
A	London and Lancashire Fire Insurance Company		Accident, Guarantee and Sickness Insurance		" 30
A 21	London and Lancashire Life Assurance Company	110	Life Insurance		" 30
A	London Mutual Fire Insurance Company	28	Fire Insurance		" 30
A 46	London Life Insurance Company	276	Life Insurance		" 30
A 7	Lloyd's Plate Glass Insurance Company	280	Fire Insurance		" 30
A 8	Manchester Insurance Company	2058	Fire Insurance		" 30
A 72	Manufacturers' Life Insurance Company	189	Life Insurance		" 30
A	Mercantile Fire Insurance Company	2411	Fire Insurance		" 30
A	Maryland Casualty Company	214	Accident, Sickness and Steam Insurance		" 30

INDEX A : Dominion Licensees, etc.—*Continued.*

Report Page	Name of Company.	Registry No.	For what kind of Insurance registered.	Registry Begins, 1905.	Registry ends, 1906.
A 47	Metropolitan Life Insurance Company of New York	2450	Life Insurance	May 1	April 30
A 73	Montreal-Canada Fire Insurance Company	2440	Fire Insurance	"	" 30
A 39	Mutual Life Assurance Company of Canada	2593	Life Insurance	"	" 30
A 12	Mutual Life Insurance Company of New York	2419	Life Insurance	"	" 30
A 70	Mutual Reserve Life Insurance Company, New York	2411	Life Insurance	"	" 30
A 58	National Life Assurance Company of Canada	2438	Life Insurance	"	" 30
A 21	New York Life Insurance Company	2569	Life Insurance	"	" 30
A 60	New York Plate Glass Insurance Company	2549	Plate Glass Insurance	"	" 30
A 18	North American Life Assurance Company	2407	Life Insurance	"	" 30
A 41	North British and Mercantile Insurance Company	2592	Fire and Life Insurance	"	" 30
A 9	Northern Assurance Company	2548	Fire Insurance	"	" 30
A 53	Northern Life Assurance Company of Canada	2579	Life Insurance	"	" 30
A 64	Norwich Union Life Insurance Society	2554	Life Insurance	"	" 30
A 42	Norwich Union Fire Insurance Society	2555	Fire Insurance	"	" 30
A 28	Ocean Accident and Guarantee Corporation (Limited)	2410	Accident and Sickness Insurance	"	" 30
A 53	Ontario Accident Insurance Company	2589	Accident, Sickness, and Accidental Damage to Personal Property Insurance	"	" 30
A 63	Ottawa Fire Insurance Company	2421	Fire Insurance	"	" 30
A 46	Pelican and British Empire Life Office	2431	Life Insurance	"	" 30
A 31	Phenix Insurance Company of Brooklyn	2550	Fire and Tornado Insurance	"	" 30
A 11	Phœnix Assurance Company of London	2546	Fire Insurance	"	" 30
A 43	Phœnix Insurance Company, Hartford, Conn.	2556	Fire Insurance	"	" 30
A 38	Provident Savings Life Assurance Society	2481	Life Insurance	"	" 30
A 14	Quebec Fire Insurance Company	2445	Fire Insurance	"	" 30
A 13	Queen Insurance Company of America	2562	Fire Insurance	"	" 30
A 68	Railway Passengers' Assurance Company	2570	Guarantee, Accident and Sickness Insurance	"	" 30
A 71	Reliance Marine Insurance Company (Limited)	2583	Ocean Marine Insurance	"	" 30
A 64	Reliance Mutual Life Insurance Society	2553	Life Insurance	"	" 30
A 8	Royal Insurance Company	2441	Fire and Life Insurance	"	" 30
A 56	Royal Victoria Life Insurance Company	2565	Life Insurance	"	" 30
A 56	Scottish Amicable Life Assurance Society	2581	Life Insurance	"	" 30
A 20	Scottish Union and National Insurance Company	2433	Fire Insurance	"	" 30
A 68	Sovereign Life Assurance Company of Canada	2403	Life Insurance	"	" 30
A 5	Standard Life Assurance Company, Scotland	2585	Life Insurance	"	" 30
A 48	Star Life Assurance Society of England	2576	Life Insurance	"	" 30
A 71	State Life Insurance Company	2599	Life Insurance	"	" 30

INDEX A : Dominion Licensees, etc.—*Concluded.*

Report Page.	Name of Company	Register No.	For what kind of Insurance registered.	Registry begins 1905.	Registry ends, 1905.
A 60	Subsidiary High Court of the Ancient Order of Foresters	2427	Life and Sickness Insurance	May 1	April 30
A 37	Sun Insurance Office, London, England	2412	Fire Insurance	"	" 30
A 25	Sun Life Assurance Company of Canada	2574	Life Insurance	"	" 30
A 55	Supreme Court of the Independent Order of Foresters	2580	Life, Disability, and Sickness Insurance on the Assessment Plan	"	" 30
A 78	Thames and Mersey Marine Insurance Company (Limited)	2443	Ocean-Marine Insurance	"	" 30
A 24	Travellers' Insurance Company of Hartford, Conn.	2448	Life and Accident Insurance	"	" 30
A 23	Union Mutual Life Insurance Company of Maine	2482	Life Insurance	"	" 30
A 13	Union Assurance Society, London, England	2596	Fire Insurance	"	" 30
A 83	Union Marine Insurance Company (Limited)	2453	Ocean-Marine Insurance	"	" 30
A 69	Union Life Assurance Company (of Toronto)	2439	Life Insurance	"	" 30
A 72	United States Fidelity and Guaranty Company	2426	Guarantee Insurance	"	" 30
A 23	United States Life Insurance Company	2563	Life Insurance	"	" ....
A 9	Western Assurance Company, Toronto	2447	Fire; also Ocean and Inland Marine Insurance	"	" 30

INDEX. Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

Report Page			Manager or secretary	Post Office.
B 2[illegible]	[illegible]	Mutual	H. N. Young	Sault Ste. Marie.
B 1[illegible]	[illegible]	Mutual	F. P. Bissant	Stella.
B 23	[illegible]	Mutual	Joseph Wrigley	Ayr.
B 19	[illegible]	Mutual	John Jackson	Bancroft.
B 2[illegible]	[illegible]	Mutual	P. C. Macrae	Forest.
B 22	[illegible]	Mutual	A. H. Kilburn	Ridgeway.
B [illegible]	[illegible]	Mutual	P. Sylvanus Young	St. Mary's.
B [illegible]	[illegible]	Mutual	Robt. J. Henderson	Brigden.
B 1[illegible]	[illegible]	Mutual	John H. Campbell	Brantford
B [illegible]	[illegible]	Stock	A. G. C. Dimmick	Toronto.
B [illegible]	[illegible]	Mutual	Seneca Jones	Hamilton.
[illegible]	[illegible]	Mutual	E. W. Price	Toronto.
B [illegible]	[illegible]	Mutual	W. F. Sawyer	Mt. Brydges
B [illegible]	[illegible]	[illegible]	J. M. Spence	Toronto.
B [illegible]	[illegible]	Mutual	G. W. Tinman	Renfrew.
B [illegible]	[illegible]	Mutual	[illegible] McIntosh	Heyward.
B [illegible]	[illegible]	[illegible]	[illegible] R. Mayberry	Ingersoll.
[illegible]	[illegible]	[illegible]	D. D. [illegible]	Harrietsville
[illegible]	[illegible]	[illegible]	Peterson [illegible]	[illegible]ville
B [illegible]	[illegible]	Mutual	James Brown	Scarborough.
B [illegible]	[illegible]	Mutual	William Deans	Galt.
B [illegible]	[illegible]	Mutual	W. A. [illegible]mith	[illegible]ton.
B [illegible]	[illegible]	Mutual	Wm. S. [illegible]	Brantford.
B [illegible]	[illegible]	[illegible]	W. H. [illegible]	[illegible]m
B [illegible]	[illegible]	Mutual	[illegible] [illegible]	[illegible]rne.
B [illegible]	[illegible]	[illegible]	Robert Cockburn	Harrowsmith.
B [illegible]	[illegible]	Mutual	Hugh Black	Chatsworth.
B 2[illegible]	[illegible]	Mutual	Edwin Hooker	Selkirk.
B [illegible]	[illegible]	Stock	George M. Pegg	Toronto.
B 14[illegible]	[illegible]	Mutual	J. [illegible]	Wickerton.
B 1[illegible]	[illegible]	[illegible]	R. G. [illegible]	Lindsay.
B [illegible]	[illegible]	Mutual [illegible] Stock	[illegible]	Fonthill.
B 1[illegible]	[illegible]	Mutual	Charles Noll	Preston.
B [illegible]	[illegible]	[illegible]	R. H. [illegible]	[illegible]
B [illegible]	[illegible]	[illegible]	[illegible]	[illegible]
B [illegible]	[illegible]	[illegible]	[illegible]	Galt.
B [illegible]	[illegible]	[illegible]	[illegible]	Beachsmith.
B 1[illegible]	[illegible]	Mutual	[illegible] Mason	Prescott.
B 1[illegible]	[illegible]	Mutual	[illegible]	[illegible]ver
B 2[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
B [illegible]	[illegible]	[illegible]	[illegible]	[illegible] Mills
B 1[illegible]	[illegible]	Mutual	[illegible]	[illegible] rings.
B 1[illegible]	[illegible]	[illegible]	[illegible]	[illegible]nto.
B 2[illegible]	[illegible]	[illegible]	Robert [illegible] Mill	[illegible]ton.
B 2[illegible]	[illegible]	[illegible]	[illegible]	New Germany
B [illegible]	[illegible]	[illegible]	[illegible] S. [illegible]	Wroxeter.
B 243 ..	Howard [illegible]	Mutual	E. [illegible] Minto	Kidgetown.
B 77 .	Independent	Stock Mutual	[illegible] Noxon	Toronto.
B 255 .	Kent and Essex	Mutual	Thomas C. Renwick	Ridgetown.
B 2[illegible] ..	Lambton Loan [illegible]	Mutual	W. G. Willoughby	Wyoming.
B 1[illegible] .	Lambton	Mutual	W. G. Cameron	Forth.
B 15[illegible] .	Leamington and Wallaceburg	Mutual	T. C. Bogart	Napier.
B 2[illegible] ..	Lloyd [illegible]	[illegible]	J. Marsh	Colds[illegible]ream.
B 2[illegible] ..	London Township [illegible]	[illegible]	Edward Dann	Bryanston.
B 12[illegible] .	McGillivray [illegible]	Mutual	William Fraser	W. McGillivray
B 2[illegible] ..	McKillop [illegible]	[illegible]	Thomas E. Hays	[illegible]forth.
B 1[illegible] .	Maple Leaf [illegible]	[illegible]	William Purves	Columbus.
B [illegible] .	Merchants' Fire [illegible]	[illegible]	J. H. C. Durham	Toronto.
B [illegible] .	Metropolitan Fire	Mutual Stock	F. C. Brown	Toronto.
B 1[illegible] ..	Midland [illegible]	Mutual	J. E. Gould	Uxbridge.

* In liquidation, John Jackson liquidator, Bancroft, Ont.
** Licensed by the Dominion Government 7th July, 1[illegible].
, Licensed by the Dominion Government 28th May, 1[illegible].

INDEX B.—Register of Provincial Licensees, including all Companies licensed and authorized to transact business at the date of publication.—*Concluded.*

Report Page	Name of Company	System.	Manager or Secretary	Head Office.
B 81	Millers and Manufacturers	Stock Mutual	[illegible]	Toronto.
B. 85	Monarch	Mutual and Stock	[illegible]	London.
B 177	National	Mutual	[illegible]	Otagus
B 193	Nassagaweya Farmers	Mutual	[illegible] Pearson	Nassagaweya.
B 269	Norfolk Farmers'	Mutual	[illegible] Mellon	Simcoe.
B 283	Ontario Farmers	Mutual	[illegible]	Wellesley.
B [illegible]	Ontario Farmers Weather	Mutual	J. W. [illegible]	Grand Valley.
B [illegible]	Ontario [illegible]	Mutual	[illegible] Walkerton	Norwich.
B 188	Ontario Farmers'	Mutual	[illegible] Morton, M.P.	Elmira.
B 251	Portland Maryborough	Mutual	[illegible] Mitchell	Drayton.
B 271	Peel County Farmers'	Mutual	[illegible]	Brampton.
[illegible] 12	People's Life	Mutual	[illegible]	Toronto.
B 30	Perth	Mutual	[illegible] Jackson	Stratford.
B 17	Phoenix [illegible]	Mutual	[illegible]	Orangeville.
B [illegible]	[illegible]	Mutual	[illegible]	Creemore.
B 4	[illegible]	Joint Stock	[illegible] Wilkes	Toronto.
B 181	[illegible]	Stock	[illegible]	Renfrew.
B 18[illegible]	[illegible]	Mutual	[illegible]	Stony Creek.
B [illegible]	[illegible]	Mutual	[illegible]	Shelburne.
B [illegible]	[illegible]	Mutual	[illegible]	Markham.
B [illegible]	[illegible]	Mutual	[illegible]	Owen Sound.
B [illegible]	[illegible]	Stock	[illegible]	Toronto.
B [illegible]	[illegible]	Stock	[illegible]	Toronto.
B [illegible]	[illegible]	Mutual	[illegible]	Thorndale.
B 1[illegible]	[illegible]	Mutual	[illegible]	Hamilton.
B [illegible]	[illegible]	Mutual	[illegible]	Jarvis.
B [illegible]	[illegible]	Mutual	[illegible]	Berlin.
B [illegible]	[illegible]	Mutual	[illegible]	Berlin.
B [illegible]	[illegible]	Mutual	[illegible]	Owen Sound.
B [illegible]	[illegible]	Mutual	[illegible]	Guelph
B [illegible]	[illegible]	Mutual	[illegible]	Grand Valley.
B 170	[illegible]	Mutual	[illegible]	Carlisle.
B [illegible]	[illegible]	Mutual	[illegible]	Sarnia.
B [illegible]	[illegible]	[illegible]	[illegible]	[illegible].

INDEX C.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, and standing registered at the 25th October, 1905.

Report page.	Short name of Society.	When organized or incorporated.	Head office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of Registry Begins 1905.	Term of Registry Ends 1906.
C 82..	Army and Navy Veterans, Toronto	1888	Toronto	Arthur J. Bennett	1135	Insurance against sickness and death.	July .	June 30
C 84...	Army and Navy Veterans, Hamilton	1889	Hamilton,	John Gardner	1188	Sick and funeral benefits.	"	"
C 110...	Bain Wagon Co., Employees' Mutual Benefit Association	1900	Woodstock	D. Brown, Jr.	1128	Sick and funeral benefits	"	"
C 65 ..	Bank of British North America W. & O. Fund	1891	Montreal	F. M. Spry	1119	Insurance against death	"	"
C 191...	Barnardo Old Boys' Benefit Society	1905	Toronto	Alf. G. Smith	1176	Sick and funeral benefits	"	"
C 98...	Bartenders' Benevolent Association	1900	Toronto	R. J. Patterson	1199	Sick and funeral benefits	"	"
C 101 ..	Bertram Engine Works Co., Mutual Benefit Association	1900	Toronto	Dissolved		Dissolved.		
C 118...	Bricklayers' and Masons' Union No. 1, of Ontario.	1881	Hamilton	A. J. Seymour	1131	Insurance against sickness and death.	"	"
C 117...	Brown Brothers, Limited, Employees' Benefit Society	1902	Toronto	A. G. McLean	1201	Sick and funeral benefits	"	"
C 115 ..	Canada Atlantic Railway Employees' Sick and Disability Society	1894	Ottawa	W. D. J. McEwen.	1202	Sick and funeral benefits	"	"
C 90...	Canada Foundry Employees' Society	1890	Davenport P.O.	S. M. Gray	1138	Sick and funeral benefits	"	"
C 108...	Canada Furniture Manufacturers Employees' Benefit Society	1895	Woodstock	Thomas Milburn.	1186	Sick and funeral benefits	"	"
C 6...	Chosen Friends, Canadian Order of	1882	Hamilton,	W. F. Montague.	1142	Insurance against sickness and disability or death	"	"
C 176...	Civil Service Mutual Benefit Society	1872	Ottawa	W. J. Lynch	1133	Insurance against sickness and death.	"	"
C 76....	Cigarmakers' Union No. 27, Toronto	1869	Toronto	J. Pamphilon	1181	Sick, funeral and out of work benefits.	"	"
C 78...	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	Thomas O'Dowd.	1170	Sick, funeral and out of work benefits.	"	"
C 80...	Cigarmakers' Union No. 59, Brantford.	1886	Brantford	F. Mather	1193	Sick, funeral and out of work benefits.	"	"
C 112 ..	Cobban Manufacturing Co's Employees' Mutual Benefit Society	1888	Toronto	F. G. Butt	1151	Sick and funeral benefits	"	"
C 104...	Cockshutt Plow Co. Relief Association	1899	Brantford	Charles E. House	1149	Sick and funeral benefits	"	"

C 55...	Commercial Travellers' Association of Canada ...	1871	Toronto	James Sargant...	1113	Insurance against accident and death	"	"
C 57...	Commercial Travellers' Society of Western Ontario.	1885	London	Alfred Robinson .	1130	Insurance against death.....	"	"
C 130...	Daughters and Maids of England Benevolent Society...	1890	Toronto	L. G. Cross	1187	Sick and funeral benefits	"	"
C 96...	Dominion Expressmen's Sick Benefit Association. .	1889	Toronto.....	W. M. Carruthers	1151	Insurance against sickness and death. ...	"	"
C 156...	Federated Letter Carriers.....	1891	Toronto	Alex. McMordie.	1126	Insurance against sickness and death ...	"	"
C 20...	Foresters, Canadian Order of.....	1879	Brantford	Geo. Faulkner .	1140	Insurance against sickness and death ...	"	"
C 49...	Foresters, Catholic Order of.....	1883	Chicago	Thos F. McDonald	1117	Insurance against sickness and death ...	"	"
C 92...	Gendron Manufacturing Co's. Employees, Mutual Benefit Society.....	1890	Toronto	J. J. Moran....	1164	Sick and funeral benefits	"	"
C 70...	Globe Printing Co's. Employees' Benefit Society...	1885	Toronto	T. Jeffery	1168	Sick and funeral benefits ...	"	"
C 107...	Gutta Percha and Rubber Manf'g. Co. Employees' Sick Benefit Society.....	1900	Toronto.....	J. M. Ogilvie.	1165	Sick and funeral benefits ...	"	"
C 141...	Hamilton Police Benefit Fund	1891	Hamilton	John Timson ...	1150	Insurance against death, also life time benefits . .	"	"
C 190...	Hamilton Rolling Mills' Benefit Society.....	1905	Hamilton .	Harold V. Hamilton	1175	Sick and funeral benefits	"	"
C 180...	Hamilton Steel and Iron Co's. Employees' Benefit Society	1902	Hamilton	T. H. Corbner ..	1122	Sick and funeral benefits	"	"
C 190...	Hay and Company's Employees' Mutual Benefit Association.....	1905	Woodstock ...	W. A. Smith....	1201	Sick and funeral benefits	"	"
C 94...	Heintzman & Co's. Employees' Sick Benefit Society.	1885	Toronto	A. J. Lirton.....	1196	Insurance against sickness and death	"	"
C 178...	Hibernians, Ancient Order of.....	1888	Hamilton	Thos. O Dowd...	1185	Insurance against sickness and death.....	"	"
C 9...	Home Circles, Canadian Order.....	1884	Toronto	J. M. Foster ...	1145	Insurance against sickness and death, also life time benefits (including endowments)....	"	"
C 137...	Irish Catholic Benevolent Union.....	1883	Toronto	J. J. O'Regan ...	1181	Insurance against sickness and death.....	"	"
C 149...	Italian Benevolent Society.....	1888	Toronto	D. A. G. Gibbons..	1171	Insurance against sickness and death.....	"	"
C 151...	Italian Workingmen's Association of Ontario.....	1901	Toronto	J. Brunetti	1192	Sick and funeral benefits	"	"
C 103...	Karn & Co's Employees' Mutual Benefit Association.....	1900	Woodstock	W. E. Gould.....	1120	Sick and funeral benefits	"	"
C 46...	Knights of the Maccabees Supreme Tent... ...	1883	Port Huron	L. E. Sisler	1172	Insurance against sickness and death.	"	"
C 52...	Knights of Pythias, Supreme Lodge.....	1864	Nashville	R. L. C. White .	1158	Insurance against sickness and death.	"	"
C 135...	Knights of St. John, Ontario Grand Commandery of the.....	1893	Toronto	John S. Harnett..	1134	Insurance against sickness and death.....	"	"
C 132...	Knights of St. John and Malta.....	1875	Toronto	John A. Cowan ..	1177	Insurance against sickness and death, also life time benefits	"	"
C 188...	La Congregazione della Immacolate Concezione di Maria Santissima.....	1903	Toronto	G. Querques.....	1166	Sick and funeral benefits	"	"

INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, etc. *Continued*

Report 1899	Short name of Society	Registered	Head Office	Name of Secretary	Members	Nature of Insurance	Term of Insurance: Benefit Period	Term of Insurance: Limit
C 171	Ladies' Orange Benefit Association	[illegible]	[illegible]	[illegible]	[illegible]	Sick and funeral benefits	[illegible]	Jubilee
C 143	London Police Benefit Fund	1870	London	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
C 181	Loyal Orange Young Britain Lodge No. [illegible]	1899	Orillia	[illegible]	[illegible]	Sick and funeral benefits	[illegible]	[illegible]
C 126	Loyal True Blue Association	1889	Port Perry	[illegible]	68	Insurance against sickness and death	[illegible]	[illegible]
C 166	Massey Harris (Toronto) Employees Mutual Benefit Society	1883	Toronto	James [illegible]	411	Sick and funeral benefits	[illegible]	[illegible]
C 164	Massey Harris (Brantford) Employees' Association	1897	Brantford	[illegible]	115	Insurance against sickness and death	[illegible]	[illegible]
C 86	Mutual Masonic Company	18[illegible]	[illegible]	[illegible]	147	Insurance against death	[illegible]	[illegible]
C 72	Methodist Book and Publishing House Employees' Benefit Society	1891	Toronto	[illegible]	1124	Sick and funeral benefits	[illegible]	[illegible]
C 21	Oddfellows, Canadian Order of	[illegible]	[illegible]	[illegible]	[illegible]	Insurance against sickness and death	[illegible]	[illegible]
C 15	Oddfellows, Independent Order of	[illegible]	[illegible]	[illegible]	4129	Insurance against sickness and death	[illegible]	[illegible]
C 140	Oddfellows, Independent Order, M. U.	[illegible]	[illegible]	[illegible]	1167	Insurance against sickness and death	[illegible]	[illegible]
C 17	Oddfellows Relief Association	[illegible]	[illegible]	R. Mack	1118	Insurance against disability or death	[illegible]	[illegible]
C 10	Orange Grand Lodge, Ontario West	1881	Toronto	Wm. [illegible]	1134	Insurance against sickness and death	[illegible]	[illegible]
C 38	Orange Grand Lodge of B. A.	1870	Toronto	[illegible]	[illegible]	Insurance against sickness and death	[illegible]	[illegible]
C 68	Ottawa Typographical Union No. 102	1887	Ottawa	Jas. Watter	[illegible]	Sick and funeral benefits	[illegible]	[illegible]
C 128	Ottawa Unity Protestant Benefit Society	1899	Ottawa	[illegible]	[illegible]	Insurance against sickness and death	[illegible]	[illegible]
C 186	Polson Iron Works Benefit Association	1895	Toronto	Chas. P. Bewick	[illegible]	Sick and funeral benefits	[illegible]	[illegible]
C 158	Postal Benefit Association, Toronto	1891	Toronto	[illegible]	[illegible]	Insurance against death	[illegible]	[illegible]
C 191	Pride of Israel Sick Benefit Society	1899	Toronto	[illegible]	[illegible]	Sick and funeral benefits	[illegible]	[illegible]
C 42	Royal Arcanum	1877	Boston	A. O. Robinson	[illegible]	Insurance against sickness and death	[illegible]	[illegible]
C 37	Royal Templars of Temperance	1887	Hamilton	W. Trevor	1491	Insurance against sickness and death	[illegible]	[illegible]
C 74	Sanctuary, Robin Hood, A. O. S.	1898	Toronto	A. L. Bickell	1357	Sick and funeral benefits	[illegible]	[illegible]

C 59...	Societe des Artisans Canadiens Francais	1876	Montreal	Germain Beaulieu	1147	Insurance against sickness and death	"	"	"
C 28...	Sons of England	1877	Toronto	John W. Carter	1127	Insurance against sickness and death	"	"	"
C 124...	Sons and Daughters of Ireland	1890	Toronto	Thos. Rooney	1152	Insurance against sickness and death	"	"	"
C 32...	Sons of Scotland	1876	Toronto	D. M. Robertson	1125	Insurance against sickness and death	"	"	"
C 154...	St. Boniface Benefi Society	1892	Berlin	Andrew Englert	1182	Sick and funeral benefits	"	"	"
C 122...	St. Jean Baptiste Society, Ottawa	1887	Ottawa	J. R. Rattey	1210	Insurance against sickness and death	"	"	"
C 168...	St. Joseph Mutual Benefit Society, Toronto	1889	Toronto	L. J. Lefebvre	1156	Sick and funeral benefits	"	"	"
C 170...	St. Joseph Aid Society (Ormosa)	1887	Formosa	Math. Weiler	1123	Sick and funeral benefits	"	"	"
C 62...	St. Joseph (Union of) Ottawa	1868	Ottawa	Alfred Dostaler	1173	Insurance against sickness and death	"	"	"
C 114...	St. Lake Benefit Society	1894	Amherstburg	L. Bertrand	1200	Sick and funeral benefits	"	"	"
C 141...	Theatrical Mechanical Association, Toronto	1886	Toronto	W. E. Meredith	1155	Insurance against sickness and death	"	"	"
C 148...	Toronto Firemen's Benefit Fund	1891	Toronto	R. J. McGowan	1179	Insurance against sickness and death, also life-time benefits	"	"	"
C 172...	Toronto Hebrew Benevolent Society	1898	Toronto	L. Waldman	1136	Sick and funeral benefits	"	"	"
C 146...	Toronto Musical Protective Association	1887	Toronto	Jno. A. Wiggins	1208	Sick and funeral benefits	"	"	"
C 139...	Toronto Police Benefit Fund	1882	Toronto	David McKinney	1198	Insurance against death, also life-time benefits	"	"	"
C 105...	Toronto Civic Employees' Benevolent Association	1888	Toronto	S. Deans	1178	Insurance against sickness and death	"	"	"
C 88...	Toronto Railway Employees' Union and Benefit Society	1893	Toronto	Geo. Carey	1146	Sick and funeral benefits	"	"	"
C 67...	Toronto Typographical Union No. 91	1844	Toronto	Thos. C. Vodden	1146	Sick and funeral benefits	"	"	"
C 119...	United Daughters of Chatham	1855	Chatham	Mary E. Anderson	1190	Sick and funeral benefits	"	"	"
C 3...	United Workmen, Ancient Order of	1879	Toronto	M. D. Carder	1129	Insurance against sickness and death	"	"	"
C 162...	United Protestant Benevolent Association	1881	Toronto	Wm. Burley	1207	Insurance against sickness and death	"	"	"
C 182...	Verity Plow Company Relief Association	1899	Brantford	Chas. Carter	1157	Sick and funeral benefits	"	"	"
C 121...	Victoria Lodge No. 7, Good Samaritans	1882	Hamilton	Annie Gwyder	1205	Sick and funeral benefits	"	"	"
C 153...	Vittoria Emanuele III. Society	1902	Toronto	R. Bruniere	1206	Sick and funeral benefits	"	"	"
C 100...	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1898	Toronto	Arthur C. Quinn	1191	Sick and funeral benefits	"	"	"

C 18 IN

BINDI... JAN 18 1974

Government Publications